

DFS GIF – Moderate

Fund Category
Canadian Fixed Income Balanced

Morningstar Return
Average

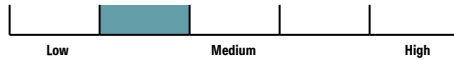
Morningstar Risk
Above Average

Morningstar Rating™
★★★

Investment Objective

To generate income while leaving room for some capital appreciation by investing in a number of different fixed income and equity underlying funds.

Volatility Analysis



Best 1 Year Return
16.4%
09-30-2023 to 09-30-2024

Worst 1 Year Return
-13.5%
09-30-2021 to 09-30-2022

Fund Details

Inception Date: October 2015
Series 5 Min. Investment \$: 500
Subsequent Investment \$: 50
Total Assets \$Mil: N/A
Series 5 NAV \$: 6.78
Series 5 MER %: 2.64

Additional Fees

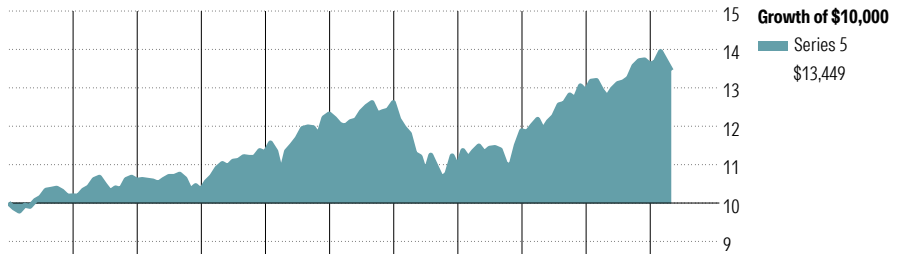
Name	Fee
75/100i	0.40
100/100r	0.40
GMWB	0.75
GLWB GLWB2	0.80 0.70

Management Company: Desjardins Financial Security
Web Site: desjardinslifeinsurance.com

Risk and Return Statistics

Statistic	Value
3 Yr Alpha	-1.29
Beta	1.18
R-Squared	96.20
Standard Deviation	6.23
Upside Capture	108.59
Downside Capture	140.65
Information Ratio	-0.59

Performance Analysis as of March 31, 2026

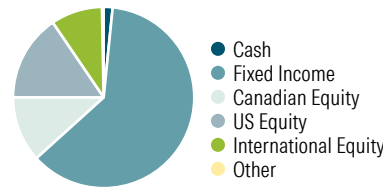


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 5	1.9	4.0	-2.4	9.4	8.9	2.4	-13.4	8.7	8.7	5.4	-1.2	Series 5

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 5	-3.6	-1.2	-0.9	4.0	5.8	2.3	3.1	3.0	Series 5
Quartile	4	4	4	3	2	3	2	—	Quartile
No. of Funds in Category	510	510	510	510	499	498	332	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026

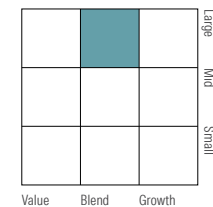
Asset Mix



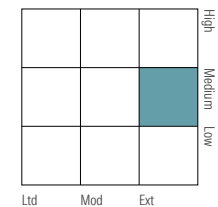
% Assets

Cash: 1.6
Fixed Income: 61.7
Canadian Equity: 11.7
US Equity: 15.5
International Equity: 9.2
Other: 0.3

Equity Style



Fixed Income Style



Top 10 Holdings

Holder	% Assets
Canada (Government of) 3.25% 01-09-2028	1.9
Canada (Government of) 3.25% 01-12-2033	1.4
Canada (Government of) 3.25% 01-12-2034	1.3
NVIDIA Corp	1.2
Apple Inc	1.0
Quebec (Province Of) 5% 01-12-2041	0.9
Royal Bank of Canada	0.9
Microsoft Corp	0.8
Quebec (Province Of) 3.5% 01-12-2045	0.7
Canada (Government of) 2.25% 01-02-2028	0.7
Total % of Top 10 Holdings	10.7
Total Number of Stock Holdings	2814
Total Number of Bond Holdings	2310
Total Number of Other Holdings	679
Total Number of Holdings	5803

Top 5 Sectors

Sector	% Equity
Information Technology	21.7
Financials	19.9
Industrials	12.2
Consumer Discretionary	9.2
Materials	8.5

Fixed Income Breakdown

Category	% Fixed Income
Government Bonds	48.5
Corporate Bonds	42.9
Other Bonds	0.0
Mortgage Backed Securities	6.9
ST Investments (Cash & Other)	1.1
Asset Backed Securities	0.0

Geographic Allocations

Region	% Stocks
United States	42.6
Canada	32.1
United Kingdom	3.7
Taiwan	2.9
Switzerland	2.6

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Disclosure

Notes	Disclosure	
Series 5A 75/75: S919 75/100i: M919 100/100r: L919	Any amount that is allocated to a GIF is invested at the risk of the contractholder and may increase or decrease in value. This document is not a comprehensive description of the DFS GIF – Moderate. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed Investment	Funds Plan - Helios for more information such as (without limitation) contract features, guarantees and fee options. Helios is a registered trademark owned by Desjardins Financial Security Life Assurance Company. DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.
Series 5B 75/75: S910 75/100i: M910 100/100r: L910		
Series 5C 75/75: S915 75/100i: M915 100/100r: L915		