

DFS GIF – Moderate

Fund Category
Canadian Fixed Income Balanced

Morningstar Return
AboveAverage

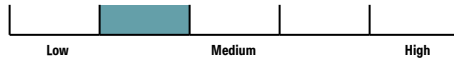
Morningstar Risk
AboveAverage

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
16.7%
09-30-2023 to 09-30-2024

Worst 1 Year Return
-13.4%
09-30-2021 to 09-30-2022

Fund Details

Inception Date February 2014

Series 6 Min. Investment \$ 1000

Series 7 Min. Investment \$ 250000

Series 8 Min. Investment \$ 1000

Subsequent Investment \$ 500

Total Assets \$Mil 56.8

Series 6 NAV \$ 7.28

Series 6 MER % 2.29

Series 7 NAV \$ 7.78

Series 7 MER % 2.07

Series 8 NAV \$ 6.73

Series 8 MER % 1.94

Additional Fees

Name	Fee
Helios2 - 75/100 i	0.35
Helios2 - 75/100 GLWB	1.05
Helios2 - 100/100 i	0.70

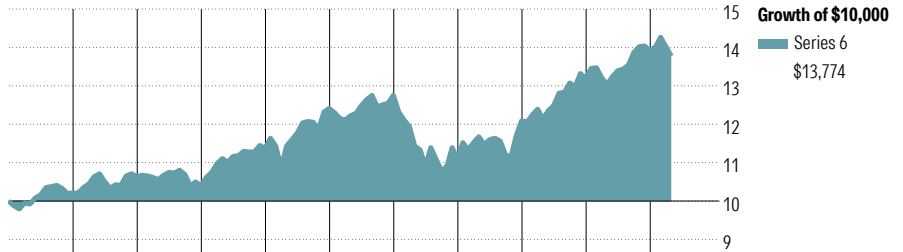
Management Company Desjardins Financial Security

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.00
Beta	1.18
R-Squared	96.20
Standard Deviation	6.23
Upside Capture	110.49
Downside Capture	138.84
Information Ratio	-0.39

Performance Analysis as of March 31, 2026

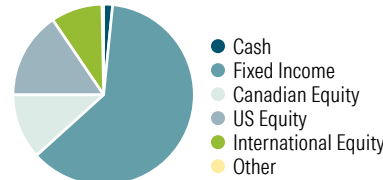


	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Series 6	2.1	4.1	-2.3	9.5	9.2	2.7	-13.1	9.0	9.1	5.6	-1.1	as at March 31, 2026
Series 7	2.7	4.9	-1.9	10.1	9.8	3.2	-12.6	9.8	9.6	6.1	-0.9	Series 6
Series 8	—	—	—	9.9	9.4	3.2	-12.9	9.5	9.4	6.1	-1.0	Series 7

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-3.4	-1.1	-0.7	4.3	6.1	2.6	3.3	3.2	Series 6
Series 7	-3.5	-0.9	-0.5	4.9	6.7	3.2	3.9	3.7	Series 7
Series 8	-3.4	-1.0	-0.6	4.7	6.5	3.0	—	3.8	Series 8
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

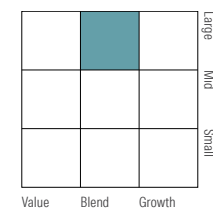
Portfolio Analysis as of March 31, 2026

Asset Mix

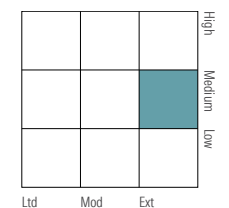


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

	% 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

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

Fixed Income Breakdown

	% 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

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

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Disclosure

Notes

Series 6A
 Helios2 – 75/75 : S916A
 Helios2 – 75/100 i : M916A
 Helios2 – 100/100 i : T916A
 Helios2 – 75/100 GLWB : G916A
 Series 6B
 Helios2 – 75/75 : S916B
 Helios2 – 75/100 i : M916B
 Helios2 – 100/100 i : T916B
 Helios2 – 75/100 GLWB : G916B
 Series 6C
 Helios2 – 75/75 : S916C
 Helios2 – 75/100 i : M916C
 Helios2 – 100/100 i : T916C
 Helios2 – 75/100 GLWB : G916C
 Series 6D
 Helios2 – 75/75 : S916D
 Helios2 – 75/100 i : M916D
 Helios2 – 100/100 i : T916D
 Series 6E
 Helios2 – 75/75 : S916E
 Helios2 – 75/100 i : M916E
 Helios2 – 100/100 i : T916E

Series 7A
 Helios2 – 75/75 : S917A
 Helios2 – 75/100 i : M917A
 Helios2 – 100/100 i : T917A
 Helios2 – 75/100 GLWB : G917A

Series 8A
 Helios2 – 75/75 : S918A
 Helios2 – 75/100 i : M918A
 Helios2 – 100/100 i : T918A
 Helios2 – 75/100 GLWB : G918A

Series 8B
 Helios2 – 75/75 : S918B
 Helios2 – 75/100 i : M918B
 Helios2 – 100/100 i : T918B
 Helios2 – 75/100 GLWB : G918B

Series 8C
 Helios2 – 75/75 : S918C
 Helios2 – 75/100 i : M918C
 Helios2 – 100/100 i : T918C
 Helios2 – 75/100 GLWB : G918C

Series 8D
 Helios2 – 75/75 : S918D
 Helios2 – 75/100 i : M918D
 Helios2 – 100/100 i : T918D

Series 8E
 Helios2 – 75/75 : S918E
 Helios2 – 75/100 i : M918E
 Helios2 – 100/100 i : T918E

Disclosure

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 - Helios2 for more information such as (without limitation) contract features, guarantees, Series

8 eligibility and fee options. Helios2 is a trademark owned by Desjardins Financial Security Life Assurance Company. DFS Guaranteed Investment Funds 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. DFS stands for Desjardins Financial Security.