

DFS GIF – Conservative

Fund Category

Canadian Fixed Income Balanced

Morningstar Return

Low

Morningstar Risk

Below Average

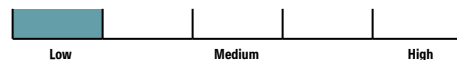
Morningstar Rating™

★

Investment Objective

To generate a consistent flow of income with an emphasis on the preservation of capital by investing in a number of different fixed income and equity underlying funds.

Volatility Analysis



Best 1 Year Return

13.9%

09-30-2023 to 09-30-2024

Worst 1 Year Return

-13.7%

12-31-2021 to 12-31-2022

Fund Details

Inception Date	October 2015
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	N/A
Series 5 NAV \$	6.01
Series 5 MER %	2.59

Additional Fees

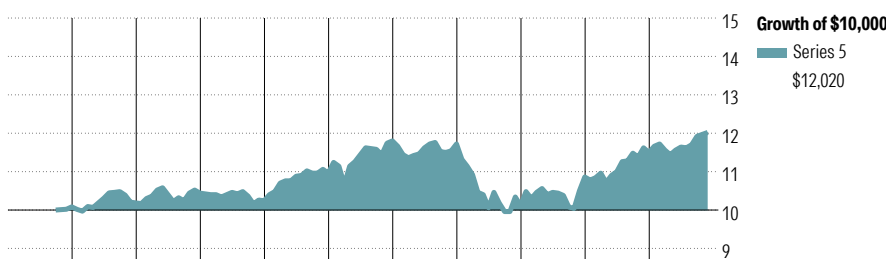
Name	Fee
75/100i	0.35
100/100r	0.35
GMWB	0.70
GLWB GLWB2	0.70 0.65

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-2.16
Beta	1.09
R-Squared	98.90
Standard Deviation	6.11
Upside Capture	94.78
Downside Capture	126.52
Information Ratio	-2.40

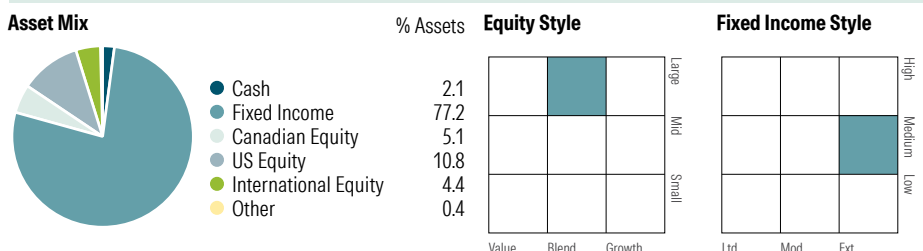
Performance Analysis as of October 31, 2025



2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
—	1.0	2.5	-1.9	7.0	7.7	-0.7	-13.7	7.3	5.9	4.5	as at October 31, 2025
											Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
0.8	3.4	5.1	5.6	6.5	1.0	1.8	1.8	Series 5
1	4	4	4	4	4	4	—	Quartile
503	503	503	500	494	492	325	—	No. of Funds in Category

Portfolio Analysis as of October 31, 2025



Top 10 Holdings	% Assets	Top 5 Sectors	% Equity
Canada (Government of) 3.5% 01-03-2028	3.1	Information Technology	24.2
Quebec (Province Of) 5% 01-12-2041	2.1	Financials	18.4
Canada (Government of) 3.25% 01-12-2033	1.8	Industrials	12.5
Canada (Government of) 3.25% 01-12-2034	1.7	Consumer Discretionary	9.5
Canada (Government of) 2.75% 01-09-2030	1.5	Health Care	7.6
Canada (Government of) 1.5% 01-12-2031	1.3		
Quebec (Province Of) 5.75% 01-12-2036	1.0	Fixed Income Breakdown	% Fixed Income
Ontario (Province Of) 4.7% 02-06-2037	1.0	Government Bonds	56.9
Canada (Government of) 2.75% 01-09-2027	0.9	Corporate Bonds	34.9
Canada (Government of) 3.25% 01-09-2028	0.9	Other Bonds	0.0
Total % of Top 10 Holdings	15.4	Mortgage Backed Securities	6.9
Total Number of Stock Holdings	6358	ST Investments (Cash & Other)	1.6
Total Number of Bond Holdings	2073	Asset Backed Securities	0.0
Total Number of Other Holdings	647	Geographic Allocations	% Stocks
Total Number of Holdings	9078	United States	53.2
		Canada	25.0
		France	3.1
		United Kingdom	3.0
		Japan	2.4

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Disclosure

Notes	Disclosure
<p>Series 5A</p> <p>75/75: S909</p> <p>75/100i: M909</p> <p>100/100r: L909</p>	<p>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 – Conservative. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed Investment</p>
<p>Series 5B</p> <p>75/75: S900</p> <p>75/100i: M900</p> <p>100/100r: L900</p>	<p>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.</p>
<p>Series 5C</p> <p>75/75: S905</p> <p>75/100i: M905</p> <p>100/100r: L905</p>	