

DFS GIF – Conservative

Fund Category

Canadian Fixed Income Balanced

Morningstar Return

BelowAverage

Morningstar Risk

BelowAverage

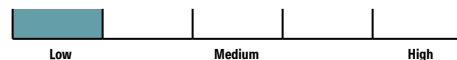
Morningstar Rating™

★★

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

14.2%

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	35.3
Series 6 NAV \$	6.36
Series 6 MER %	2.25
Series 7 NAV \$	6.78
Series 7 MER %	2.01
Series 8 NAV \$	6.10
Series 8 MER %	1.89

Additional Fees

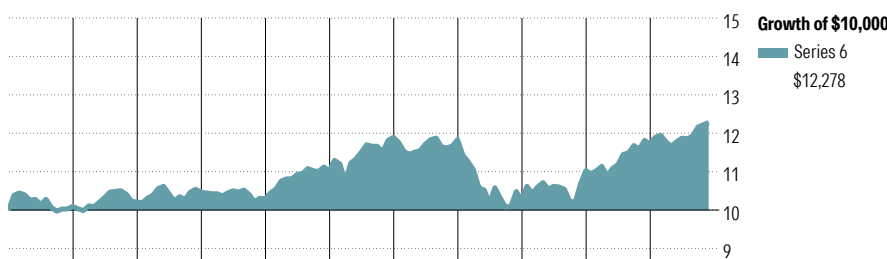
Name	Fee
Helios2 – 75/100 i	0.30
Helios2 – 75/100 GLWB	0.95
Helios2 – 100/100 i	0.65

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.95
Beta	1.10
R-Squared	99.07
Standard Deviation	6.17
Upside Capture	97.07
Downside Capture	127.19
Information Ratio	-2.05

Performance Analysis as of October 31, 2025

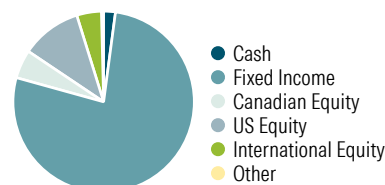


2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
1.0	1.1	2.5	-1.7	7.1	7.9	-0.5	-13.4	7.5	6.3	4.8	Series 6
1.3	1.8	3.2	-1.3	7.9	8.3	0.2	-12.8	8.1	6.8	5.4	Series 7
—	—	—	—	7.6	8.0	0.0	-13.1	8.1	6.4	5.2	Series 8

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
1.0	3.6	5.3	6.0	6.7	1.3	2.0	2.1	Series 6
1.0	3.8	5.4	6.8	7.4	1.9	2.6	2.6	Series 7
0.8	3.6	5.4	6.5	7.1	1.7	—	2.7	Series 8
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

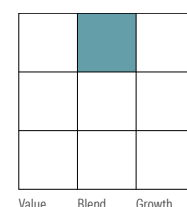
Asset Mix



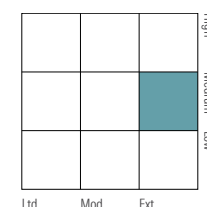
% Assets

2.1
77.2
5.1
10.8
4.4
0.4

Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
Canada (Government of) 3.5% 01-03-2028	3.1
Quebec (Province Of) 5% 01-12-2041	2.1
Canada (Government of) 3.25% 01-12-2033	1.8
Canada (Government of) 3.25% 01-12-2034	1.7
Canada (Government of) 2.75% 01-09-2030	1.5
Canada (Government of) 1.5% 01-12-2031	1.3
Quebec (Province Of) 5.75% 01-12-2036	1.0
Ontario (Province Of) 4.7% 02-06-2037	1.0
Canada (Government of) 2.75% 01-09-2027	0.9
Canada (Government of) 3.25% 01-09-2028	0.9
Total % of Top 10 Holdings	15.4
Total Number of Stock Holdings	6358
Total Number of Bond Holdings	2073
Total Number of Other Holdings	647
Total Number of Holdings	9078

Top 5 Sectors

	% Equity
Information Technology	24.2
Financials	18.4
Industrials	12.5
Consumer Discretionary	9.5
Health Care	7.6

Fixed Income Breakdown

	% Fixed Income
Government Bonds	56.9
Corporate Bonds	34.9
Other Bonds	0.0
Mortgage Backed Securities	6.9
ST Investments (Cash & Other)	1.6
Asset Backed Securities	0.0

Geographic Allocations

	% Stocks
United States	53.2
Canada	25.0
France	3.1
United Kingdom	3.0
Japan	2.4

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Disclosure

Notes

Series 6A

Helios2 – 75/75 : S906A

Helios2 – 75/100 i : M906A

Helios2 – 100/100 i : T906A

Helios2 – 75/100 GLWB : G906A

Series 6B

Helios2 – 75/75 : S906B

Helios2 – 75/100 i : M906B

Helios2 – 100/100 i : T906B

Helios2 – 75/100 GLWB : G906B

Series 6C

Helios2 – 75/75 : S906C

Helios2 – 75/100 i : M906C

Helios2 – 100/100 i : T906C

Helios2 – 75/100 GLWB : G906C

Series 6D

Helios2 – 75/75 : S906D

Helios2 – 75/100 i : M906D

Helios2 – 100/100 i : T906D

Series 6E

Helios2 – 75/75 : S906E

Helios2 – 75/100 i : M906E

Helios2 – 100/100 i : T906E

Series 7A

Helios2 – 75/75 : S907A

Helios2 – 75/100 i : M907A

Helios2 – 100/100 i : T907A

Helios2 – 75/100 GLWB : G907A

Series 8A

Helios2 – 75/75 : S908A

Helios2 – 75/100 i : M908A

Helios2 – 100/100 i : T908A

Helios2 – 75/100 GLWB : G908A

Series 8B

Helios2 – 75/75 : S908B

Helios2 – 75/100 i : M908B

Helios2 – 100/100 i : T908B

Helios2 – 75/100 GLWB : G908B

Series 8C

Helios2 – 75/75 : S908C

Helios2 – 75/100 i : M908C

Helios2 – 100/100 i : T908C

Helios2 – 75/100 GLWB : G908C

Series 8D

Helios2 – 75/75 : S908D

Helios2 – 75/100 i : M908D

Helios2 – 100/100 i : T908D

Series 8E

Helios2 – 75/75 : S908E

Helios2 – 75/100 i : M908E

Helios2 – 100/100 i : T908E

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 – Conservative. 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.