

# DFS GIF – American Equity – MFS

**Fund Category**  
US Equity

**Morningstar Return**  
Average

**Morningstar Risk**  
Below Average

**Morningstar Rating™**  
★★★

## Investment Objective

To outperform the S&P 500.

## Volatility Analysis



## Best 1 Year Return

37.0%

12-31-2012 to 12-31-2013

## Worst 1 Year Return

-30.8%

3-31-2002 to 3-31-2003

## Fund Details

Inception Date	April 2000
Series 3 Min. Investment \$	500
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	85.0
Series 3 NAV \$	14.61
Series 3 MER %	3.68
Series 5 NAV \$	16.67
Series 5 MER %	2.93

## Additional Fees

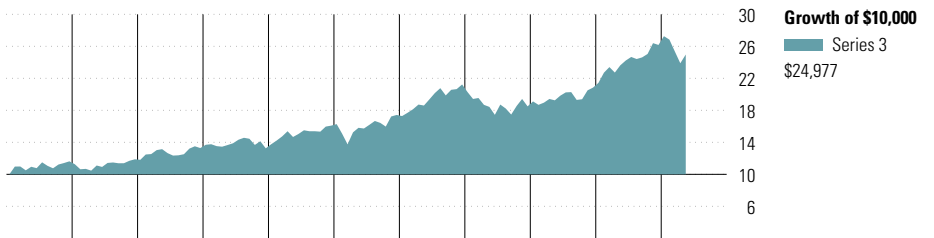
Name	Fee
75/100i	0.60
100/100r	0.90
GMWB	-
GLWB GLWB2	-

Management Company	MFS Investment Canada
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-4.50
Beta	0.88
R-Squared	96.17
Standard Deviation	12.88
Upside Capture	81.55
Downside Capture	102.79
Information Ratio	-2.18

## Performance Analysis as of May 31, 2025

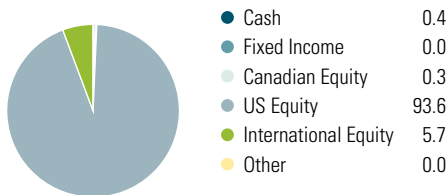


2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
16.2	2.2	11.8	-0.3	21.4	8.3	21.9	-12.9	12.7	25.6	-4.6	Series 3
17.1	2.9	12.9	0.2	22.5	9.1	22.8	-12.1	13.4	26.6	-4.3	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
4.6	-6.9	-5.4	5.7	10.7	9.6	8.6	4.4	Series 3
4.7	-6.7	-5.0	6.6	11.5	10.4	9.4	8.1	Series 5
3	3	2	3	3	4	3	—	Quartile
616	616	616	589	557	540	405	—	No. of Funds in Category

## Portfolio Analysis as of May 31, 2025

### Asset Mix



### Equity Style



### Market Cap

	%
Giant	45.0
Large	33.4
Medium	19.1
Small	2.4
Micro	0.0

### Top 10 Holdings

	% Assets
Microsoft Corp	7.9
Amazon.com Inc	4.7
Alphabet Inc Class A	4.1
Apple Inc	3.9
NVIDIA Corp	3.9
JPMorgan Chase & Co	2.6
Visa Inc Class A	2.6
Meta Platforms Inc Class A	2.2
Salesforce Inc	2.1
Mastercard Inc Class A	2.1
Total % of Top 10 Holdings	36.1
Total Number of Stock Holdings	66
Total Number of Bond Holdings	0
Total Number of Other Holdings	5
<b>Total Number of Holdings</b>	<b>71</b>

### Global Equity Sectors

	% Equity
Information Technology	25.7
Financials	19.2
Health Care	12.9
Industrials	10.6
Consumer Discretionary	7.5
Consumer Staples	7.4
Communication Services	6.5
Utilities	3.7
Energy	3.5
Real Estate	1.7
Materials	1.3
Unclassified	0.0

### Geographic Allocations

	% Stocks
United States	94.0
Israel	1.9
Switzerland	1.5
France	0.8
United Kingdom	0.7

# DFS GIF – American Equity – MFS

## Disclosure

### Notes

Series 5A  
75/75: S849  
75/100i: M849  
100/100r: L849

Series 5B  
75/75: S840  
75/100i: M840  
100/100r: L840

Series 5C  
75/75: S845  
75/100i: M845  
100/100r: L845

### 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 – American Equity – MFS. 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.