



September 30, 2011

DFS GIF - Balanced Growth - Quotential

Fund Manager Franklin Templeton Investments
Asset Category Global Neutral Balanced
Inception Date Series 5: October 29, 2007
MER (Guarantee 75/75) Series 5: 2.65%

Series 5 available with the Helios Contract.

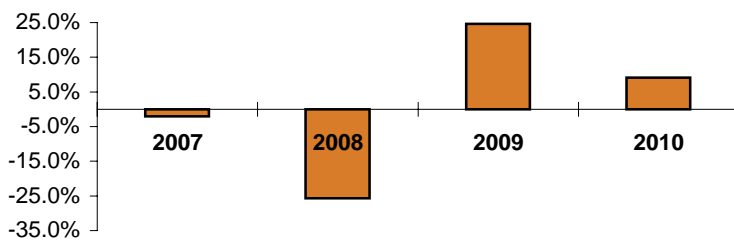
Fund Numbers	Guarantee 75/75	Guarantee 75/100 i
Series 5A	S369	M369
Series 5B	S360	M360
Series 5C	S365	M365

Annual Compound Returns as of		2011-09-30			
	YTD ¹	1 year	3 years	5 years	Since Inception
Series 5	-6.63	-3.07	3.43	n.a.	-1.99

These returns are net of the charges applicable to the Guarantee 75/75.

¹ The year-to-date returns are not annualized.

Year-by-year Returns (Series 5)



* The return is for a partial year from date first offered for sale.

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 – Balanced Growth – Quotential. 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. Desjardins Financial Security Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.

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Summary of Objective and Strategy of the Fund

To provide a balance of capital growth and interest income by investing primarily in units of an individual underlying fund in order to gain the desired exposure to the equity and fixed income markets.

The Benchmark Mix is as Follows (Series 3, 5):

Underlying Funds	Holdings as of September 30, 2011
Bissett Bond Fund	27.6%
Bissett Canadian Equity Fund	10.6%
Investments in Exchange-Trade Funds	8.5%
Templeton Global Bond Fund	6.1%
Franklin Strategic Income Fund	5.8%
Franklin Templeton Canadian Core Equity Fund	4.5%
Bissett all Canadian Focus Fund	4.4%
Franklin Templeton Canadian Large Cap	3.6%
Franklin U.S. Rising Dividends Fund	3.2%
FTIF Franklin Mutual European Fund, Class I (ACC)	2.7%
Bissett Canadian Dividend Fund	2.6%
Franklin Flex Cap Growth Fund	2.2%
Franklin U.S. Core Equity Fund	2.1%
Franklin World Growth Fund	2.0%
FTIF Franklin Gold and Precious Metal Fund, Class I (Acc)	2.0%
Bissett U.S. Focus Fund	1.9%
Mutual Beacon Fund	1.6%
FTIF Franklin European Small-Mid Cap Growth Fund Class I (ACC)	1.4%
Templeton Asian Growth Fund	1.3%
Templeton Emerging Markets Fund	1.3%
Cash / Money Market	1.3%
Bissett Small Cap Fund	1.0%
Templeton Global Smaller Companies Fund	0.9%
Franklin MENA Fund	0.8%
FTIF Templeton Latin America Fund, Class I (Acc)	0.8%



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