

September 30, 2011

## DFS GIF - Balanced Income - Quotential



**Fund Manager** Franklin Templeton Investments  
**Asset Category** Canadian Neutral Balanced  
**Inception Date** Series 5: October 29, 2007  
**MER (Guarantee 75/75)** Series 5: 2.60%

Series 5 available with the Helios Contract.

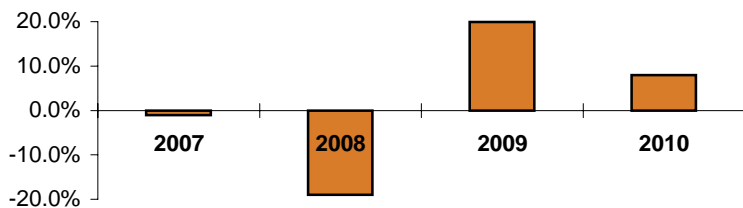
Fund Numbers	Guarantee 75/75	Guarantee 75/100 i
Series 5A	S349	M349
Series 5B	S340	M340
Series 5C	S345	M345

Annual Compound Returns as of		2011-09-30			
	YTD <sup>1</sup>	1 year	3 years	5 years	Since Inception
Series 5	-3.21	-1.24	4.30	n.a.	0.13

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

<sup>1</sup> 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 Income – 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 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	41.2%
Templeton Global Bond Fund	9.7%
Franklin Strategic Income Fund	9.0%
Investments in Exchange-Trade Funds	7.2%
Bissett Canadian Equity Fund	7.2%
Franklin Templeton Canadian Core Equity Fund	3.1%
Bissett all Canadian Focus Fund	3.0%
Franklin Templeton Canadian Large Cap	2.5%
Bissett Canadian Dividend Fund	1.7%
Franklin U.S. Rising Dividends Fund	1.6%
Cash / Money Market	1.5%
FTIF Franklin Gold and Precious Metal Fund, Class I (Acc)	1.3%
FTIF Franklin Mutual European Fund, Class I (ACC)	1.3%
Franklin World Growth Fund	1.3%
Franklin Flex Cap Growth Fund	1.1%
Templeton Emerging Markets Fund	1.1%
Franklin U.S. Core Equity Fund	1.0%
Bissett U.S. Focus Fund	0.9%
Templeton Asian Growth Fund	0.9%
Mutual Beacon Fund	0.8%
FTIF Franklin European Small-Mid Cap Growth Fund Class I (ACC)	0.7%
Bissett Small Cap Fund	0.7%
Templeton Global Smaller Companies Fund	0.6%
FTIF Templeton Latin America Fund, Class I (Acc)	0.5%



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