

# DFS GIF – Small Cap – Franklin Bissett

**Fund Category**  
Canadian Small/Mid Cap Equity

**Morningstar Return**  
Average

**Morningstar Risk**  
Above Average

**Morningstar Rating™**  
★★

## Investment Objective

To provide investors with long-term capital appreciation. The fund invests mainly in shares of Canadian companies with small to medium capitalizations which are expected to provide above-average returns.

## Volatility Analysis



## Best 1 Year Return

89.3%  
2-28-2009 to 2-28-2010

## Worst 1 Year Return

-48.5%  
2-28-2008 to 2-28-2009

## Fund Details

|                             |            |
|-----------------------------|------------|
| Inception Date              | April 2000 |
| Series 3 Min. Investment \$ | 500        |
| Series 5 Min. Investment \$ | 500        |
| Subsequent Investment \$    | 50         |
| Total Assets \$Mil          | 6.1        |
| Series 3 NAV \$             | 17.01      |
| Series 3 MER %              | 3.77       |
| Series 5 NAV \$             | 18.92      |
| Series 5 MER %              | 3.14       |

## Additional Fees

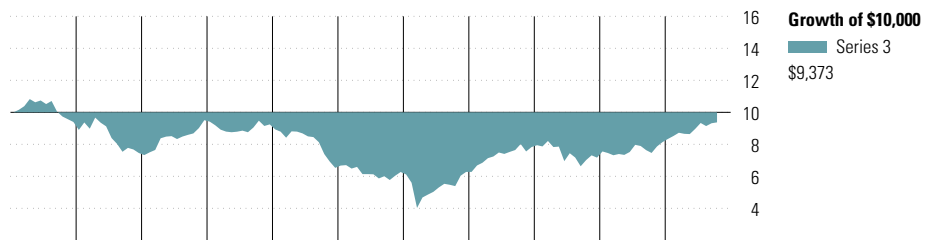
|            |      |
|------------|------|
| Name       | Fee  |
| 75/100i    | 0.60 |
| 100/100r   | 0.90 |
| GMWB       | -    |
| GLWB GLWB2 | -    |

|                    |                                        |
|--------------------|----------------------------------------|
| Management Company | Franklin Bissett Investment Management |
| Web Site           | desjardinslifeinsurance.com            |

## Risk and Return Statistics

|                    |       |
|--------------------|-------|
|                    | 3 Yr  |
| Alpha              | -0.40 |
| Beta               | 0.76  |
| R-Squared          | 71.62 |
| Standard Deviation | 14.15 |
| Upside Capture     | 75.28 |
| Downside Capture   | 73.89 |
| Information Ratio  | -0.15 |

## Performance Analysis as of October 31, 2024

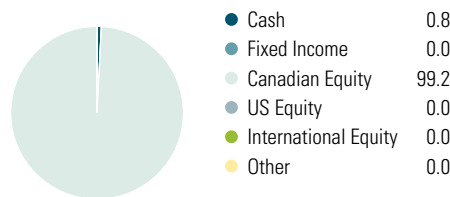


| 2014 | 2015  | 2016 | 2017 | 2018  | 2019 | 2020 | 2021 | 2022 | 2023 | YTD  | Calendar Year |
|------|-------|------|------|-------|------|------|------|------|------|------|---------------|
| -6.0 | -20.7 | 27.5 | -2.8 | -29.4 | -4.0 | 0.1  | 24.8 | -8.4 | 13.5 | 15.2 | Series 3      |
| -5.4 | -20.1 | 28.2 | -2.2 | -28.9 | -3.3 | 0.7  | 25.5 | -7.8 | 14.2 | 15.8 | Series 5      |

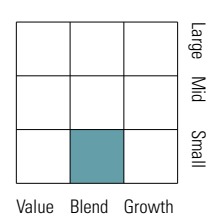
| 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Since Incep. | Trailing Return %        |
|-------|-------|-------|------|------|------|-------|--------------|--------------------------|
| 0.6   | 0.4   | 8.3   | 25.6 | 5.3  | 10.2 | -0.4  | 5.1          | Series 3                 |
| 0.6   | 0.6   | 8.6   | 26.4 | 6.0  | 10.9 | 0.2   | 2.5          | Series 5                 |
| 3     | 4     | 3     | 2    | 2    | 1    | 4     | —            | Quartile                 |
| 127   | 127   | 127   | 127  | 125  | 125  | 89    | —            | No. of Funds in Category |

## Portfolio Analysis as of October 31, 2024

### Asset Mix



### Equity Style



### Market Cap

| Market Cap | %    |
|------------|------|
| Giant      | 0.0  |
| Large      | 0.0  |
| Medium     | 43.1 |
| Small      | 42.3 |
| Micro      | 14.6 |

### Top 10 Holdings

| Top 10 Holdings                          | % Assets  |
|------------------------------------------|-----------|
| Atco Ltd Registered Shs -I- Non Vtg      | 4.3       |
| Canadian Western Bank                    | 4.0       |
| Empire Co Ltd Registered Shs -A- Non Vtg | 3.8       |
| EQB Inc                                  | 3.8       |
| AltaGas Ltd                              | 3.4       |
| Headwater Exploration Inc                | 3.3       |
| Winpak Ltd                               | 3.2       |
| Kelt Exploration Ltd                     | 3.2       |
| FirstService Corp Ordinary Shares        | 3.0       |
| Enerflex Ltd                             | 2.9       |
| Total % of Top 10 Holdings               | 34.8      |
| Total Number of Stock Holdings           | 46        |
| Total Number of Bond Holdings            | 0         |
| Total Number of Other Holdings           | 4         |
| <b>Total Number of Holdings</b>          | <b>50</b> |

### Global Equity Sectors

| Global Equity Sectors  | % Equity |
|------------------------|----------|
| Energy                 | 21.1     |
| Industrials            | 15.5     |
| Financials             | 11.7     |
| Materials              | 11.2     |
| Real Estate            | 11.2     |
| Information Technology | 9.6      |
| Utilities              | 9.4      |
| Consumer Staples       | 7.6      |
| Consumer Discretionary | 1.8      |
| Health Care            | 1.0      |
| Communication Services | 0.0      |
| Unclassified           | 0.0      |

### Geographic Allocations

| Geographic Allocations | % Stocks |
|------------------------|----------|
| Canada                 | 100.0    |

# DFS GIF – Small Cap – Franklin Bissett

## Disclosure

### Notes

\*Fund closed to additional Deposits and switches.

Series 5A  
75/75: S739  
75/100i: M739  
100/100r: L739

Series 5B  
75/75: S730  
75/100i: M730  
100/100r: L730

Series 5C  
75/75: S735  
75/100i: M735  
100/100r: L735

### 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 – Small Cap – Bissett. 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.