

DFS GIF – Growth

Fund Category
Global Equity Balanced

Morningstar Return
Average

Morningstar Risk
Below Average

Morningstar Rating™
★★★★

Investment Objective

To emphasize appreciation of capital while still generating some income by investing in a number of different fixed income and equity underlying funds.

Volatility Analysis



Best 1 Year Return

22.2%
10-31-2023 to 10-31-2024

Worst 1 Year Return

-13.1%
9-30-2021 to 9-30-2022

Fund Details

Inception Date	February 2014
Series 6 Min. Investment \$	1,000
Series 7 Min. Investment \$	250,000
Series 8 Min. Investment \$	1,000
Subsequent Investment \$	500
Total Assets \$Mil	151.8
Series 6 NAV \$	8.96
Series 6 MER %	2.39
Series 7 NAV \$	9.46
Series 7 MER %	1.88
Series 8 NAV \$	7.60
Series 8 MER %	2.03

Additional Fees

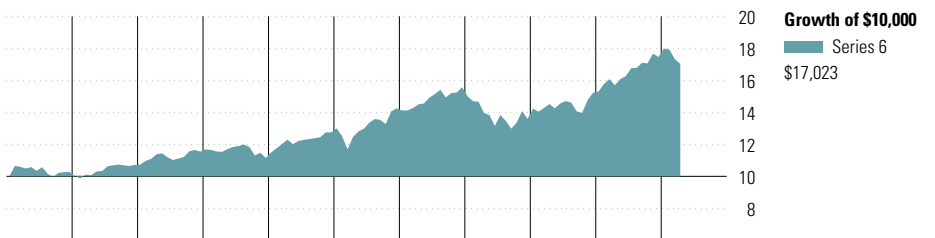
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.30
Helios2 – 100/100 i	1.05

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-2.77
Beta	0.97
R-Squared	97.92
Standard Deviation	9.86
Upside Capture	90.80
Downside Capture	111.04
Information Ratio	-2.19

Performance Analysis as of April 30, 2025

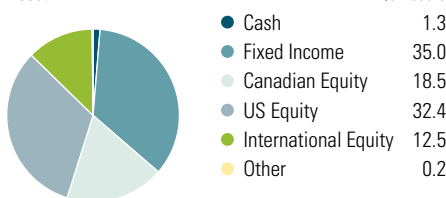


2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
2.8	4.3	7.8	-3.5	14.3	11.8	9.2	-12.7	12.0	14.7	-2.5	Series 6
3.2	4.8	8.4	-3.1	15.0	12.3	9.8	-12.3	12.7	15.3	-2.5	Series 7
—	—	—	—	14.8	12.2	9.6	-12.4	12.5	15.1	-2.4	Series 8

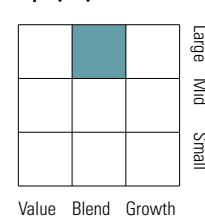
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-1.8	-5.4	-0.2	8.5	6.8	6.4	5.0	5.4	Series 6
-1.8	-5.3	0.0	9.0	7.3	7.0	5.5	5.9	Series 7
-1.8	-5.4	0.0	8.9	7.2	6.8	—	6.1	Series 8
2	3	3	2	2	3	2	—	Quartile
861	861	861	848	814	792	579	—	No. of Funds in Category

Portfolio Analysis as of April 30, 2025

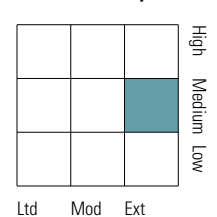
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
BlackRock CDN US Equity Index Class D	25.3
DGIA Canadian Bond	21.4
Desjardins Canadian Equity I	9.7
Beutel Goodman Fundamental Cdn Eq I	9.6
Desjardins Global Managed Bond I	9.0
Desjardins Global Dividend I	8.8
Desjardins Enhanced Bond I	5.4
Desjardins Overseas Equity I	4.9
Desjardins Overseas Equity Growth I	4.8
Desjardins Global Small Cap Eq I	0.8
Total % of Top 10 Holdings	99.5
Total Number of Portfolio Holdings	13
Total Number of Stock Holdings	6,319
Total Number of Bond Holdings	2,007
Total Number of Other Holdings	617

Total Number of Underlying Holdings 8,943

Top 5 Sectors

Top 5 Sectors	% Equity
Information Technology	20.0
Financials	19.7
Industrials	12.9
Consumer Discretionary	9.8
Health Care	8.7

Fixed Income Breakdown

Fixed Income Breakdown	% Fixed Income
Government Bonds	54.5
Corporate Bonds	36.7
Other Bonds	0.0
Mortgage Backed Securities	6.1
ST Investments (Cash & Other)	2.9
Asset Backed Securities	0.2

Geographic Allocations

Geographic Allocations	% Stocks
United States	51.1
Canada	29.2
France	3.2
United Kingdom	2.9
Japan	2.6

DFS GIF – Growth

Disclosure

Notes

Series 6A

Helios2 – 75/75 : S936A

Helios2 – 75/100 i : M936A

Helios2 – 100/100 i : T936A

Helios2 – 75/100 GLWB : G936A

Series 6B

Helios2 – 75/75 : S936B

Helios2 – 75/100 i : M936B

Helios2 – 100/100 i : T936B

Helios2 – 75/100 GLWB : G936B

Series 6C

Helios2 – 75/75 : S936C

Helios2 – 75/100 i : M936C

Helios2 – 100/100 i : T936C

Helios2 – 75/100 GLWB : G936C

Series 6D

Helios2 – 75/75 : S936D

Helios2 – 75/100 i : M936D

Helios2 – 100/100 i : T936D

Series 6E

Helios2 – 75/75 : S936E

Helios2 – 75/100 i : M936E

Helios2 – 100/100 i : T936E

Series 7A

Helios2 – 75/75 : S937A

Helios2 – 75/100 i : M937A

Helios2 – 100/100 i : T937A

Helios2 – 75/100 GLWB : G937A

Series 8A

Helios2 – 75/75 : S938A

Helios2 – 75/100 i : M938A

Helios2 – 100/100 i : T938A

Helios2 – 75/100 GLWB : G938A

Series 8B

Helios2 – 75/75 : S938B

Helios2 – 75/100 i : M938B

Helios2 – 100/100 i : T938B

Helios2 – 75/100 GLWB : G938B

Series 8C

Helios2 – 75/75 : S938C

Helios2 – 75/100 i : M938C

Helios2 – 100/100 i : T938C

Helios2 – 75/100 GLWB : G938C

Series 8D

Helios2 – 75/75 : S938D

Helios2 – 75/100 i : M938D

Helios2 – 100/100 i : T938D

Series 8E

Helios2 – 75/75 : S938E

Helios2 – 75/100 i : M938E

Helios2 – 100/100 i : T938E

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 – Growth. 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.