

DFS GIF – Balanced

Fund Category
Canadian Neutral Balanced

Morningstar Return
Average

Morningstar Risk
Average

Morningstar Rating™
★★★

Investment Objective

To provide investors with an attractive balance of current income and capital appreciation by investing in a number of different fixed income and equity underlying funds.

Volatility Analysis



Best 1 Year Return

19.2%
10-31-2023 to 10-31-2024

Worst 1 Year Return

-13.3%
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	257.4
Series 6 NAV \$	7.82
Series 6 MER %	2.35
Series 7 NAV \$	8.29
Series 7 MER %	1.83
Series 8 NAV \$	6.94
Series 8 MER %	2.00

Additional Fees

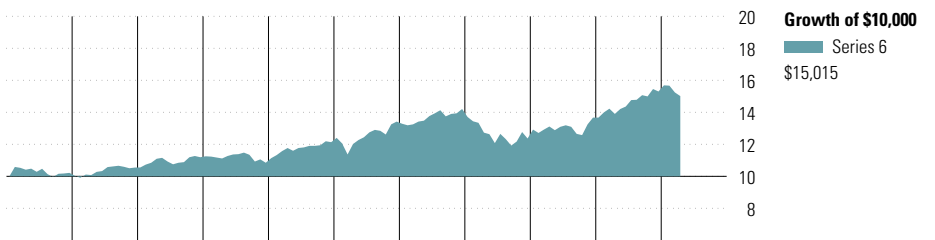
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.05
Helios2 – 100/100 i	0.85

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.64
Beta	1.02
R-Squared	96.62
Standard Deviation	8.93
Upside Capture	96.94
Downside Capture	112.09
Information Ratio	-1.03

Performance Analysis as of April 30, 2025

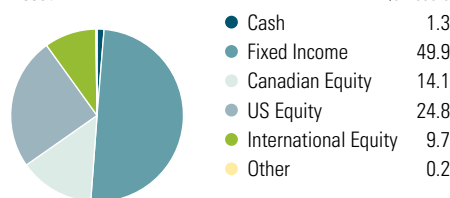


	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
Series 6	2.2	3.2	6.1	-3.1	11.9	10.6	5.9	-13.0	10.6	11.9	-1.9	Series 6
Series 7	2.7	3.7	6.5	-2.4	12.4	11.0	6.5	-12.6	11.1	12.6	-1.7	Series 7
Series 8	—	—	—	—	12.2	10.7	6.4	-12.6	10.9	12.2	-1.7	Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-1.5	-4.3	0.1	8.0	5.7	4.6	3.7	4.1	Series 6
Series 7	-1.4	-4.1	0.5	8.7	6.2	5.1	4.3	4.6	Series 7
Series 8	-1.4	-4.1	0.4	8.4	6.0	4.9	—	4.8	Series 8
Quartile	3	4	4	4	2	4	2	—	Quartile
No. of Funds in Category	1169	1169	1169	1169	1152	1147	754	—	No. of Funds in Category

Portfolio Analysis as of April 30, 2025

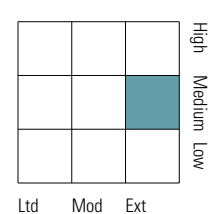
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
DGIA Canadian Bond	30.5
BlackRock CDN US Equity Index Class D	19.2
Desjardins Global Managed Bond I	12.8
Desjardins Enhanced Bond I	7.6
Desjardins Canadian Equity I	7.4
Beutel Goodman Fundamental Cdn Eq I	7.3
Desjardins Global Dividend I	6.7
Desjardins Overseas Equity I	3.7
Desjardins Overseas Equity Growth I	3.6
Desjardins Global Small Cap Eq I	0.8
Total % of Top 10 Holdings	99.6
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

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

Fixed Income Breakdown

	% Fixed Income
Government Bonds	54.7
Corporate Bonds	37.1
Other Bonds	0.0
Mortgage Backed Securities	6.2
ST Investments (Cash & Other)	2.2
Asset Backed Securities	0.2

Geographic Allocations

	% Stocks
United States	51.0
Canada	29.0
France	3.2
United Kingdom	2.9
Japan	2.6

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Disclosure

Notes

Series 6A

Helios2 – 75/75 : S926A

Helios2 – 75/100 i : M926A

Helios2 – 100/100 i : T926A

Helios2 – 75/100 GLWB : G926A

Series 6B

Helios2 – 75/75 : S926B

Helios2 – 75/100 i : M926B

Helios2 – 100/100 i : T926B

Helios2 – 75/100 GLWB : G926B

Series 6C

Helios2 – 75/75 : S926C

Helios2 – 75/100 i : M926C

Helios2 – 100/100 i : T926C

Helios2 – 75/100 GLWB : G926C

Series 6D

Helios2 – 75/75 : S926D

Helios2 – 75/100 i : M926D

Helios2 – 100/100 i : T926D

Series 6E

Helios2 – 75/75 : S926E

Helios2 – 75/100 i : M926E

Helios2 – 100/100 i : T926E

Series 7A

Helios2 – 75/75 : S927A

Helios2 – 75/100 i : M927A

Helios2 – 100/100 i : T927A

Helios2 – 75/100 GLWB : G927A

Series 8A

Helios2 – 75/75 : S928A

Helios2 – 75/100 i : M928A

Helios2 – 100/100 i : T928A

Helios2 – 75/100 GLWB : G928A

Series 8B

Helios2 – 75/75 : S928B

Helios2 – 75/100 i : M928B

Helios2 – 100/100 i : T928B

Helios2 – 75/100 GLWB : G928B

Series 8C

Helios2 – 75/75 : S928C

Helios2 – 75/100 i : M928C

Helios2 – 100/100 i : T928C

Helios2 – 75/100 GLWB : G928C

Series 8D

Helios2 – 75/75 : S928D

Helios2 – 75/100 i : M928D

Helios2 – 100/100 i : T928D

Series 8E

Helios2 – 75/75 : S928E

Helios2 – 75/100 i : M928E

Helios2 – 100/100 i : T928E

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 – Balanced. 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.