

DFS GIF – Conservative

Fund Category
Canadian Fixed Income Balanced

Morningstar Return
Below Average

Morningstar Risk
Average

Morningstar Rating™
★★

Investment Objective

To generate a consistent flow of income with an emphasis on the preservation of capital by investing in a number of different fixed income and equity underlying funds.

Volatility Analysis



Best 1 Year Return

14.2%

9-30-2023 to 9-30-2024

Worst 1 Year Return

-13.4%

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	35.3
Series 6 NAV \$	6.04
Series 6 MER %	2.25
Series 7 NAV \$	6.43
Series 7 MER %	1.64
Series 8 NAV \$	5.79
Series 8 MER %	1.90

Additional Fees

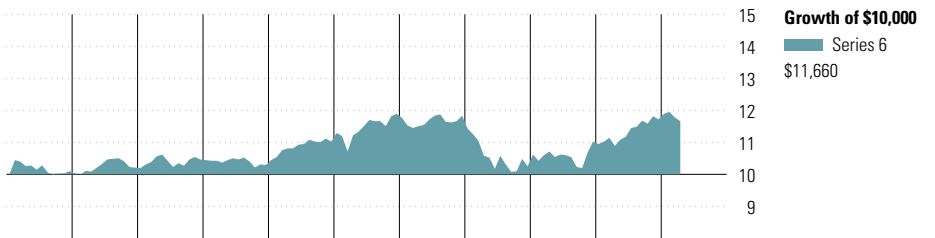
Name	Fee
Helios2 – 75/100 i	0.30
Helios2 – 75/100 GLWB	0.95
Helios2 – 100/100 i	0.65

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.66
Beta	1.09
R-Squared	99.22
Standard Deviation	7.20
Upside Capture	99.12
Downside Capture	121.28
Information Ratio	-1.92

Performance Analysis as of April 30, 2025

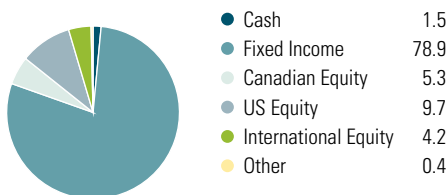


2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
1.0	1.1	2.5	-1.7	7.1	7.9	-0.5	-13.4	7.5	6.3	-0.5	Series 6
1.3	1.8	3.2	-1.3	7.9	8.3	0.2	-12.8	8.1	6.8	0.0	Series 7
—	—	—	—	7.6	8.0	0.0	-13.1	8.1	6.4	-0.2	Series 8

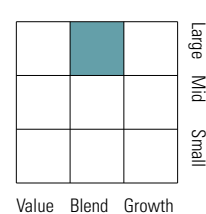
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-1.0	-1.9	0.7	7.1	3.3	0.8	1.3	1.7	Series 6
-0.8	-1.5	1.3	7.9	4.0	1.4	1.9	2.3	Series 7
-0.9	-1.7	1.0	7.4	3.7	1.2	—	2.1	Series 8
1	3	4	4	3	4	4	—	Quartile
664	664	664	664	654	650	412	—	No. of Funds in Category

Portfolio Analysis as of April 30, 2025

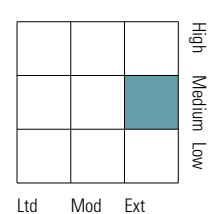
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

% Assets	DGIA Canadian Bond	48.2
Desjardins Global Managed Bond I	20.2	
Desjardins Enhanced Bond I	12.1	
BlackRock CDN US Equity Index Class D	7.3	
Desjardins Canadian Equity I	2.7	
Beutel Goodman Fundamental Cdn Eq I	2.7	
Desjardins Global Dividend I	2.6	
Desjardins Overseas Equity I	1.4	
Desjardins Overseas Equity Growth I	1.4	
Desjardins Global Small Cap Eq I	0.8	

Total % of Top 10 Holdings	99.4
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	19.8
Financials	19.7	
Industrials	13.1	
Consumer Discretionary	9.9	
Health Care	8.7	

Fixed Income Breakdown

% Fixed Income	Government Bonds	54.7
Corporate Bonds	37.4	
Other Bonds	0.0	
Mortgage Backed Securities	6.2	
ST Investments (Cash & Other)	2.0	
Asset Backed Securities	0.2	

Geographic Allocations

% Stocks	United States	50.6
Canada	27.4	
France	3.2	
United Kingdom	3.0	
Japan	2.8	

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Disclosure

Notes

Series 6A

Helios2 – 75/75 : S906A

Helios2 – 75/100 i : M906A

Helios2 – 100/100 i : T906A

Helios2 – 75/100 GLWB : G906A

Series 6B

Helios2 – 75/75 : S906B

Helios2 – 75/100 i : M906B

Helios2 – 100/100 i : T906B

Helios2 – 75/100 GLWB : G906B

Series 6C

Helios2 – 75/75 : S906C

Helios2 – 75/100 i : M906C

Helios2 – 100/100 i : T906C

Helios2 – 75/100 GLWB : G906C

Series 6D

Helios2 – 75/75 : S906D

Helios2 – 75/100 i : M906D

Helios2 – 100/100 i : T906D

Series 6E

Helios2 – 75/75 : S906E

Helios2 – 75/100 i : M906E

Helios2 – 100/100 i : T906E

Series 7A

Helios2 – 75/75 : S907A

Helios2 – 75/100 i : M907A

Helios2 – 100/100 i : T907A

Helios2 – 75/100 GLWB : G907A

Series 8A

Helios2 – 75/75 : S908A

Helios2 – 75/100 i : M908A

Helios2 – 100/100 i : T908A

Helios2 – 75/100 GLWB : G908A

Series 8B

Helios2 – 75/75 : S908B

Helios2 – 75/100 i : M908B

Helios2 – 100/100 i : T908B

Helios2 – 75/100 GLWB : G908B

Series 8C

Helios2 – 75/75 : S908C

Helios2 – 75/100 i : M908C

Helios2 – 100/100 i : T908C

Helios2 – 75/100 GLWB : G908C

Series 8D

Helios2 – 75/75 : S908D

Helios2 – 75/100 i : M908D

Helios2 – 100/100 i : T908D

Series 8E

Helios2 – 75/75 : S908E

Helios2 – 75/100 i : M908E

Helios2 – 100/100 i : T908E

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 – Conservative. 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.