

DFS GIF – 100% Equity – Desjardins Wise ETF

Fund Category
Global Equity

Morningstar Return
Average

Morningstar Risk
Average

Morningstar Rating™
★★★

Investment Objective

To provide long-term capital appreciation. Consequently, the Fund invests mainly in exchange-traded funds which themselves invest in equity securities of companies located throughout the world.

Volatility Analysis



Best 1 Year Return

27.5%

10-31-2023 to 10-31-2024

Worst 1 Year Return

-13.4%

9-30-2021 to 9-30-2022

Fund Details

Inception Date	November 2020
Series 6 Min. Investment \$	1,000
Series 7 Min. Investment \$	250,000
Series 8 Min. Investment \$	1,000
Subsequent Investment \$	500
Total Assets \$Mil	2.5
Series 6 NAV \$	6.92
Series 6 MER %	2.45
Series 7 NAV \$	7.07
Series 7 MER %	1.95
Series 8 NAV \$	—
Series 8 MER %	2.10

Additional Fees

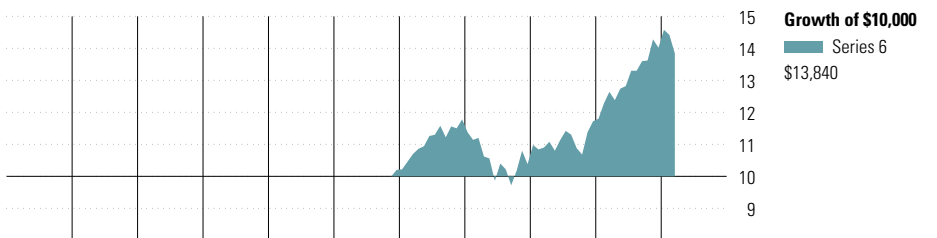
Name	Fee
Helios2 – 75/100 i	0.55
Helios2 – 75/100 GLWB	—
Helios2 – 100/100 i	1.35

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	-4.00
Beta	0.96
R-Squared	95.83
Standard Deviation	12.23
Upside Capture	86.42
Downside Capture	108.47
Information Ratio	-1.86

Performance Analysis as of March 31, 2025

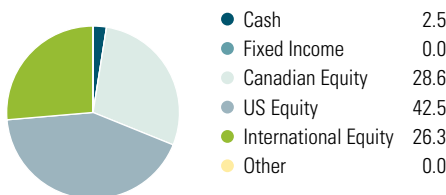


2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
—	—	—	—	—	—	15.5	-11.9	12.9	19.6	-1.3	Series 6
—	—	—	—	—	—	15.9	-11.5	13.5	20.3	-1.3	Series 7
—	—	—	—	—	—	—	—	—	—	—	Series 8

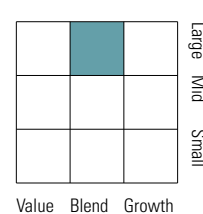
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-4.0	-1.3	1.8	9.5	7.3	—	—	7.7	Series 6
-4.1	-1.3	2.0	10.1	7.8	—	—	8.3	Series 7
—	—	—	—	—	—	—	—	Series 8
2	2	3	2	3	—	—	—	Quartile
795	795	775	775	715	695	484	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2025

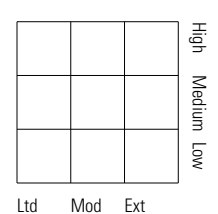
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
Apple Inc	3.9
Microsoft Corp	3.3
NVIDIA Corp	3.0
Amazon.com Inc	2.1
Meta Platforms Inc Class A	1.5
Alphabet Inc Class A	1.1
Alphabet Inc Class C	1.0
Broadcom Inc	0.9
Tesla Inc	0.8
Eli Lilly and Co	0.8
Total % of Top 10 Holdings	18.3
Total Number of Stock Holdings	2,962
Total Number of Bond Holdings	0
Total Number of Other Holdings	43
Total Number of Holdings	3,005

Top 5 Sectors

	% Equity
Financials	21.7
Information Technology	17.8
Industrials	12.8
Consumer Discretionary	9.2
Health Care	7.8

Fixed Income Breakdown

	% Fixed Income
Government Bonds	0.0
Corporate Bonds	0.0
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	100.0
Asset Backed Securities	0.0

Geographic Allocations

	% Stocks
United States	43.7
Canada	29.4
Japan	4.8
United Kingdom	3.1
France	2.0

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S126A
Helios2 – 75/100 i : M126A
Helios2 – 100/100 i : T126A
Series 6B
Helios2 – 75/75 : S126B
Helios2 – 75/100 i : M126B
Helios2 – 100/100 i : T126B
Series 6C
Helios2 – 75/75 : S126C
Helios2 – 75/100 i : M126C
Helios2 – 100/100 i : T126C
Series 6D
Helios2 – 75/75 : S126D
Helios2 – 75/100 i : M126D
Helios2 – 100/100 i : T126D
Series 6E
Helios2 – 75/75 : S126E
Helios2 – 75/100 i : M126E
Helios2 – 100/100 i : T126E

Series 7A
Helios2 – 75/75 : S127A
Helios2 – 75/100 i : M127A
Helios2 – 100/100 i : T127A

Series 8A
Helios2 – 75/75 : S128A
Helios2 – 75/100 i : M128A
Helios2 – 100/100 i : T128A
Series 8B
Helios2 – 75/75 : S128B
Helios2 – 75/100 i : M128B
Helios2 – 100/100 i : T128B
Series 8C
Helios2 – 75/75 : S128C
Helios2 – 75/100 i : M128C
Helios2 – 100/100 i : T128C
Series 8D
Helios2 – 75/75 : S128D
Helios2 – 75/100 i : M128D
Helios2 – 100/100 i : T128D
Series 8E
Helios2 – 75/75 : S128E
Helios2 – 75/100 i : M128E
Helios2 – 100/100 i : T128E

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 – 100% Equity – Desjardins Wise ETF. 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.