

DFS GIF – American Equity Value – Desjardins

Fund Category
US Equity

Morningstar Return
Below Average

Morningstar Risk
Below Average

Morningstar Rating™
★★

Investment Objective

To provide investors with long-term capital growth by investing primarily in U.S. equities.

Volatility Analysis



Best 1 Year Return

31.2%
3-31-2020 to 3-31-2021

Worst 1 Year Return

-11.4%
3-31-2019 to 3-31-2020

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	27.4
Series 6 NAV \$	11.17
Series 6 MER %	2.66
Series 7 NAV \$	11.79
Series 7 MER %	2.17
Series 8 NAV \$	7.58
Series 8 MER %	2.37

Additional Fees

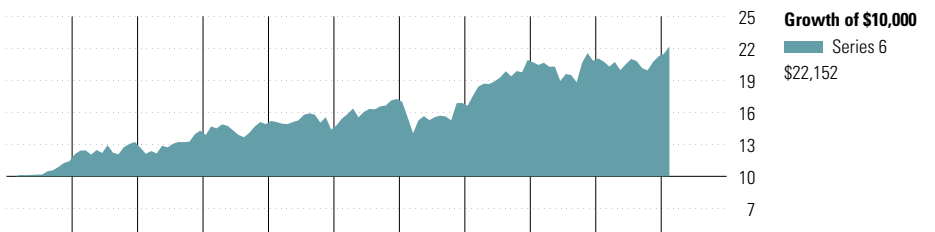
Name	Fee
Helios2 – 75/100 i	0.60
Helios2 – 75/100 GLWB	–
Helios2 – 100/100 i	1.35

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

3 Yr	
Alpha	-0.50
Beta	0.60
R-Squared	61.46
Standard Deviation	11.01
Upside Capture	57.81
Downside Capture	53.96
Information Ratio	-0.52

Performance Analysis as of February 29, 2024

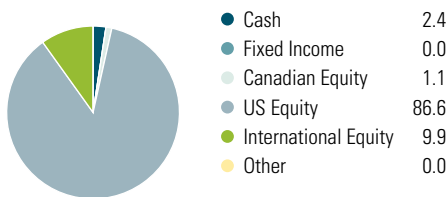


2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Calendar Year
—	15.8	8.1	4.2	-3.5	20.0	-2.2	23.9	-0.3	1.9	4.3	Series 6
—	16.4	8.8	4.6	-2.6	20.5	-1.6	24.4	0.2	2.5	4.3	Series 7
—	—	—	—	—	20.5	-1.9	24.1	0.0	2.4	4.3	Series 8

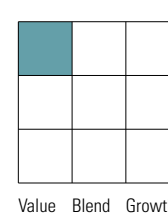
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
3.0	6.9	6.5	6.8	8.0	7.5	8.3	8.4	Series 6
3.1	7.1	6.8	7.4	8.6	8.1	8.9	8.9	Series 7
3.0	7.1	6.8	7.2	8.3	7.8	—	7.4	Series 8
4	4	4	4	3	4	—	—	Quartile
635	635	615	615	596	587	361	—	No. of Funds in Category

Portfolio Analysis as of February 29, 2024

Asset Mix



Equity Style



Market Cap

Market Cap	%
Giant	24.5
Large	44.2
Medium	27.0
Small	4.2
Micro	0.0

Top 10 Holdings

Company	% Assets
JPMorgan Chase & Co	3.0
Merck & Co Inc	2.8
Chevron Corp	2.5
Unilever PLC ADR	2.5
Medtronic PLC	2.4
UnitedHealth Group Inc	2.2
Elevance Health Inc	2.1
Cognizant Technology Solutions Crp Cl A	2.1
American Express Co	2.1
Pfizer Inc	2.1
Total % of Top 10 Holdings	23.9
Total Number of Stock Holdings	66
Total Number of Bond Holdings	0
Total Number of Other Holdings	3
Total Number of Holdings	69

Global Equity Sectors

Sector	% Equity
Financials	22.1
Health Care	16.3
Information Technology	11.5
Industrials	9.5
Consumer Staples	8.1
Energy	7.8
Communication Services	6.9
Utilities	5.9
Real Estate	5.0
Consumer Discretionary	4.1
Materials	2.8
Unclassified	0.0

Geographic Allocations

Geography	% Stocks
United States	88.7
United Kingdom	4.4
Switzerland	2.9
France	1.8
Canada	1.1

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S436A
Helios2 – 75/100 i : M436A
Helios2 – 100/100 i : T436A
Series 6B
Helios2 – 75/75 : S436B
Helios2 – 75/100 i : M436B
Helios2 – 100/100 i : T436B
Series 6C
Helios2 – 75/75 : S436C
Helios2 – 75/100 i : M436C
Helios2 – 100/100 i : T436C
Series 6D
Helios2 – 75/75 : S436D
Helios2 – 75/100 i : M436D
Helios2 – 100/100 i : T436D
Series 6E
Helios2 – 75/75 : S436E
Helios2 – 75/100 i : M436E
Helios2 – 100/100 i : T436E

Series 7A
Helios2 – 75/75 : S437A
Helios2 – 75/100 i : M437A
Helios2 – 100/100 i : T437A

Series 8A
Helios2 – 75/75 : S438A
Helios2 – 75/100 i : M438A
Helios2 – 100/100 i : T438A
Series 8B
Helios2 – 75/75 : S438B
Helios2 – 75/100 i : M438B
Helios2 – 100/100 i : T438B
Series 8C
Helios2 – 75/75 : S438C
Helios2 – 75/100 i : M438C
Helios2 – 100/100 i : T438C
Series 8D
Helios2 – 75/75 : S438D
Helios2 – 75/100 i : M438D
Helios2 – 100/100 i : T438D
Series 8E
Helios2 – 75/75 : S438E
Helios2 – 75/100 i : M438E
Helios2 – 100/100 i : T438E

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 – American Equity Value – Desjardins. 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.