# **DFS GIF – American Equity Value – Desjardins**

**Fund Category** 

#### Morningstar Return Below Average

Morningstar Risk low

-2.5

616

1

Fee

0.60

1.35

Performance Analysis as of March 31, 2025

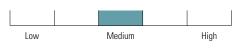
Morningstar Rating™ \*\*\*

US Equity

## **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	28.3
Series 6 NAV \$	12.74
Series 6 MER %	2.66
Series 7 NAV \$	13.52
Series 7 MER %	2.19
Series 8 NAV \$	8.68
Series 8 MER %	2.37

#### **Additional Fees**

Name	
Helios2 – 75/100 i	
Helios2 – 75/100 GLWB	
Helios2 – 100/100 i	

Management Company Web Site	Desjardins Funds desjardinslifeinsurance. com			
Risk and Return Statistics	3 Yr			
Alpha	-2.90			
Beta	0.64			

Alpha	-2.90
Beta	0.64
R-Squared	64.19
Standard Deviation	11.57
Upside Capture	59.38
Downside Capture	66.27
Information Ratio	-0.77

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2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
15.8	8.1	4.2	-3.5	20.0	-2.2	23.9	-0.3	1.9	16.7	1.9	Series 6
16.4	8.8	4.6	-2.6	20.5	-1.6	24.4	0.2	2.5	17.3	2.0	Series 7
_	_	—	_	20.5	-1.9	24.1	0.0	2.4	16.9	2.1	Series 8
1 Mth	3 Mt	h	6 Mth	1 Yr	:	3 Yr	5 Yr	1	0 Yr	Since Incep.	Trailing Return %
-2.5	1.9		4.4	9.5		7.0	12.5	7	7.4	8.8	Series 6
-2.5	2.0		4.7	10.1	-	7.5	13.1	7	7.9	9.4	Series 7

557

### Portfolio Analysis as of March 31, 2025

4.7

1

589

589

2.1

616

1



Top 10 Holdings	% Assets
JPMorgan Chase & Co	4.3
UnitedHealth Group Inc	3.7
Bank of America Corp	2.7
Marsh & McLennan Companies Inc	2.7
Unilever PLC ADR	2.7
Wells Fargo & Co	2.6
Gilead Sciences Inc	2.3
American International Group Inc	2.1
Williams Companies Inc	2.0
Sempra	2.0
Total % of Top 10 Holdings	27.1
Total Number of Stock Holdings	65
Total Number of Bond Holdings	0
Total Number of Other Holdings	4
Total Number of Holdings	69

**Equity Style** Market Cap Giant Large Large Mid Medium Small Small Micro

Value Blend Growth

Global Equity Sectors	% Equity
Financials	24.0
Health Care	16.2
Information Technology	10.2
Industrials	9.9
Consumer Staples	8.1
Energy	8.1
Utilities	7.1
Consumer Discretionary	4.7
Communication Services	4.5
Real Estate	4.4
Materials	2.6
Unclassified	0.0
Geographic Allocations	% Stocks
United States	85.8
United Kingdom	6.9
Switzerland	2.3
Netherlands	1.6
France	1.6

s 8 Return %

384

9.5	7.0	12.5	7.4	8.8
10.1	7.5	13.1	7.9	9.4
10.0	7.3	12.8	_	8.3
2	4	4	4	_

540

No. of Funds in Category

%

20.8

47.6

28.9

2.7

0.0

Series 8

Quartile

Desjardins

Growth of \$10,000

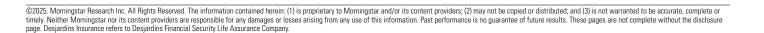
Series 6

Life • Health • Retirement

Insurance

25

22



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## DFS GIF – American Equity Value – Desjardins 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 8F 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.

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Desjardins

Life • Health • Retirement

Insurance

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