

DFS GIF – Canadian Equity – Fidelity True North®

Fund Category
Canadian Equity

Morningstar Return
Above Average

Morningstar Risk
Below Average

Morningstar Rating™
★★★★

Investment Objective

To achieve long-term capital appreciation while still emphasizing the preservation of capital by investing primarily in Canadian equity securities.

Volatility Analysis



Best 1 Year Return

36.9%

2-28-2009 to 2-28-2010

Worst 1 Year Return

-11.7%

5-31-2011 to 5-31-2012

Fund Details

Inception Date	December 2008
Series 3 Min. Investment \$	500
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	39.0
Series 3 NAV \$	13.20
Series 3 MER %	3.57
Series 5 NAV \$	13.79
Series 5 MER %	3.21

Additional Fees

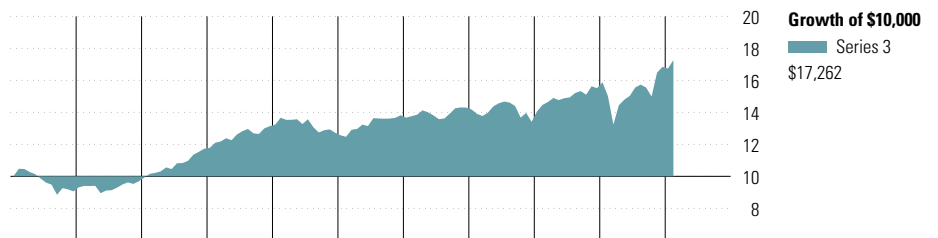
Name	Fee
75/100i	0.55
100/100r	0.85
GMWB	-
GLWB/GLWB2	-†

Management Company	Fidelity Investments Canada ULC
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	0.49
Beta	0.75
R-Squared	94.49
Standard Deviation	13.24
Upside Capture	79.97
Downside Capture	76.90
Information Ratio	-0.20

Performance Analysis as of February 28, 2021

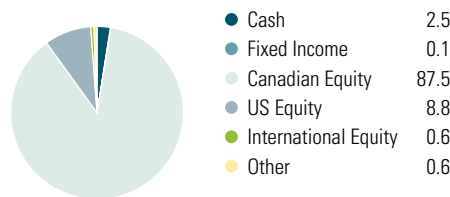


2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Calendar Year
-9.4	7.0	21.0	12.0	-3.2	8.6	3.4	-6.2	15.7	8.6	2.5	Series 3
-8.9	7.4	21.4	12.5	-2.8	9.0	3.9	-5.9	16.1	9.0	2.5	Series 5

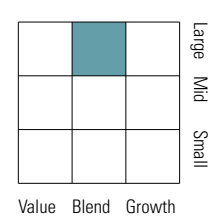
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
3.1	4.8	9.7	15.0	7.5	6.7	5.1	8.3	Series 3
3.1	4.8	9.9	15.3	7.9	7.1	5.5	8.6	Series 5
3	2	2	1	1	2	1	—	Quartile
547	547	546	546	419	415	261	—	No. of Funds in Category

Portfolio Analysis as of February 28, 2021

Asset Mix



Equity Style



Market Cap

Giant	37.9
Large	34.5
Medium	20.5
Small	4.8
Micro	2.3

Top 10 Holdings

Top 10 Holdings	% Assets
Royal Bank of Canada	6.9
The Toronto-Dominion Bank	5.5
Shopify Inc A	3.7
Barrick Gold Corp	3.3
Suncor Energy Inc	2.9
Dollarama Inc	2.9
Brookfield Asset Mgmt Inc Cl A	2.8
Canadian National Railway Co	2.8
Alimentation Couche-Tard Inc Class B	2.6
Thomson Reuters Corp	2.5
Total % of Top 10 Holdings	35.9
Total Number of Stock Holdings	117
Total Number of Bond Holdings	3
Total Number of Other Holdings	21
Total Number of Holdings	141

Global Equity Sectors

Global Equity Sectors	% Equity
Financials	25.5
Information Technology	13.3
Industrials	12.9
Materials	11.4
Energy	8.9
Consumer Discretionary	8.8
Consumer Staples	5.7
Communication Services	5.3
Utilities	5.2
Health Care	1.6
Real Estate	1.4
Unclassified	0.0

Geographic Allocations

Geographic Allocations	% Stocks
Canada	90.3
United States	9.1
India	0.2
United Kingdom	0.1
Germany	0.1

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Disclosure

Notes

Series 5A
75/75: S259
75/100i: M259
100/100r: L259

Series 5B
75/75: S250
75/100i: M250
100/100r: L250

Series 5C
75/75: S255
75/100i: M255
100/100r: L255

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 – Canadian Equity – Fidelity True North®. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed Investment Funds Plan - Helios for more information such as (without limitation) contract

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