

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

36.4%
10-31-2020 to 10-31-2021

Worst 1 Year Return

-9.2%
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	65.4
Series 6 NAV \$	10.68
Series 6 MER %	2.93
Series 7 NAV \$	11.31
Series 7 MER %	2.41
Series 8 NAV \$	9.32
Series 8 MER %	2.61

Additional Fees

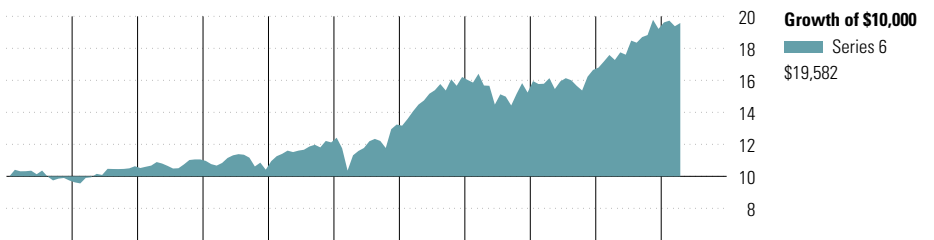
Name	Fee
Helios2 – 75/100 i	0.65
Helios2 – 75/100 GLWB	—
Helios2 – 100/100 i	1.35

Management Company	Fidelity Investments Canada ULC
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.32
Beta	0.78
R-Squared	96.07
Standard Deviation	10.67
Upside Capture	74.11
Downside Capture	74.60
Information Ratio	-0.75

Performance Analysis as of April 30, 2025

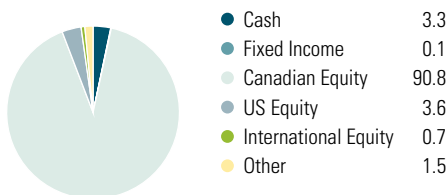


2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
-2.6	9.1	4.0	-5.8	16.4	9.2	22.4	-6.0	9.3	15.4	1.9	Series 6
-2.1	9.8	4.7	-5.4	17.0	9.7	23.0	-5.4	9.9	16.0	2.0	Series 7
—	—	—	—	16.6	9.5	22.8	-5.8	9.7	15.8	1.9	Series 8

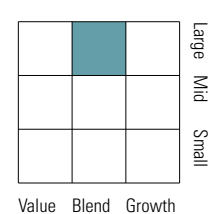
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
1.0	-0.2	4.0	13.4	7.7	11.6	6.6	7.0	Series 6
1.0	-0.2	4.1	13.9	8.3	12.2	7.2	7.6	Series 7
1.0	-0.2	4.0	13.7	8.0	12.0	—	9.3	Series 8
1	1	1	3	2	2	1	—	Quartile
592	592	592	579	560	552	388	—	No. of Funds in Category

Portfolio Analysis as of April 30, 2025

Asset Mix



Equity Style



Market Cap

Giant	32.2
Large	38.2
Medium	22.9
Small	5.1
Micro	1.6

Top 10 Holdings

	% Assets
The Toronto-Dominion Bank	5.2
Royal Bank of Canada	4.9
Agnico Eagle Mines Ltd	4.6
Fairfax Financial Hldgs Shs Subord.Vtg	4.1
Franco-Nevada Corp	3.8
Intact Financial Corp	3.8
Alimentation Couche-Tard Inc	3.6
Shopify Inc Reg Shs -A- Subord Vtg	3.4
Constellation Software Inc	3.3
TMX Group Ltd	3.1

Total % of Top 10 Holdings	39.7
Total Number of Stock Holdings	103
Total Number of Bond Holdings	5
Total Number of Other Holdings	18

Total Number of Holdings 126

Global Equity Sectors

	% Equity
Financials	28.5
Industrials	14.5
Energy	12.9
Materials	12.0
Consumer Staples	10.4
Information Technology	9.6
Utilities	4.7
Communication Services	2.9
Consumer Discretionary	2.6
Health Care	1.6
Real Estate	0.3
Unclassified	0.0

Geographic Allocations

	% Stocks
Canada	95.5
United States	3.8
France	0.7
Cayman Isles	0.0

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S256A
Helios2 – 75/100 i : M256A
Helios2 – 100/100 i : T256A
Series 6B
Helios2 – 75/75 : S256B
Helios2 – 75/100 i : M256B
Helios2 – 100/100 i : T256B
Series 6C
Helios2 – 75/75 : S256C
Helios2 – 75/100 i : M256C
Helios2 – 100/100 i : T256C
Series 6D
Helios2 – 75/75 : S256D
Helios2 – 75/100 i : M256D
Helios2 – 100/100 i : T256D
Series 6E
Helios2 – 75/75 : S256E
Helios2 – 75/100 i : M256E
Helios2 – 100/100 i : T256E

Series 7A
Helios2 – 75/75 : S257A
Helios2 – 75/100 i : M257A
Helios2 – 75/100 i : T257A

Series 8A
Helios2 – 75/75 : S258A
Helios2 – 75/100 i : M258A
Helios2 – 100/100 i : T258A
Series 8B
Helios2 – 75/75 : S258B
Helios2 – 75/100 i : M258B
Helios2 – 100/100 i : T258B
Series 8C
Helios2 – 75/75 : S258C
Helios2 – 75/100 i : M258C
Helios2 – 100/100 i : T258C
Series 8D
Helios2 – 75/75 : S258D
Helios2 – 75/100 i : M258D
Helios2 – 100/100 i : T258D
Series 8E
Helios2 – 75/75 : S258E
Helios2 – 75/100 i : M258E
Helios2 – 100/100 i : T258E

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 - Helios2 for more information such as (without limitation) contract features, guarantees, Series 8 eligibility and fee options.

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