

DFS GIF – International Equity Growth – Desjardins

Fund Category
International Equity

Morningstar Return
High

Morningstar Risk
High

Morningstar Rating™
★★★★★

Investment Objective

The objective of this Fund is to achieve long term capital growth by investing in equity and equity related securities of companies located or operating outside North America, while when appropriate, also investing in equity and equity related securities located or operating in emerging markets.

Volatility Analysis



Best 1 Year Return

76.6%
1-31-2020 to 1-31-2021

Worst 1 Year Return

-13.6%
2-28-2015 to 2-29-2016

Fund Details

Inception Date	September 2012
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	38.2
Series 5 NAV \$	19.91
Series 5 MER %	3.08

Additional Fees

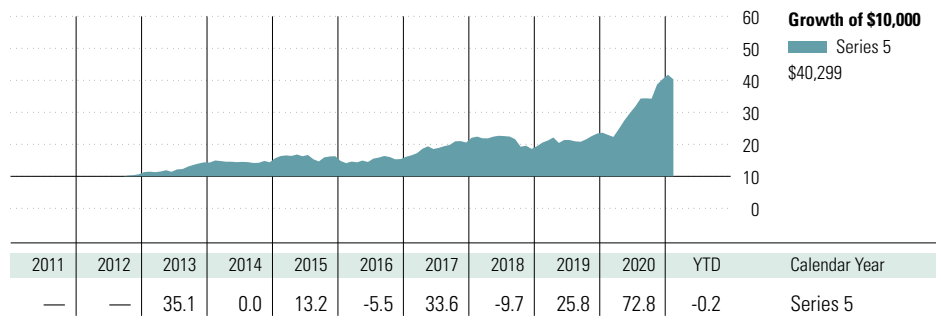
Name	Fee
75/100i	0.55
100/100r	0.85
GMWB	-
GLWB GLWB2	-

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	15.38
Beta	1.08
R-Squared	61.23
Standard Deviation	17.77
Upside Capture	166.72
Downside Capture	79.67
Information Ratio	1.50

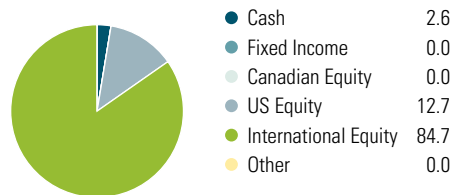
Performance Analysis as of February 28, 2021



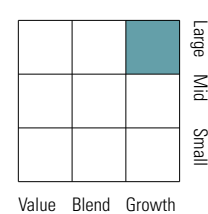
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-3.5	4.2	17.4	75.6	21.6	23.3	—	17.8	Series 5
4	1	1	1	1	1	—	—	Quartile
303	303	302	302	231	224	127	—	No. of Funds in Category

Portfolio Analysis as of February 28, 2021

Asset Mix



Equity Style



Market Cap

Market Cap	%
Giant	60.2
Large	35.2
Medium	4.5
Small	0.0
Micro	0.0

Top 10 Holdings

Top 10 Holdings	% Assets
ASML Holding NV	7.3
M3 Inc	5.1
Adyen NV	4.3
Zalando SE	4.1
Tesla Inc	4.1
MercadoLibre Inc	3.8
Meituan	3.6
Kering SA	3.4
Tencent Holdings Ltd	3.3
Spotify Technology SA	3.3
Total % of Top 10 Holdings	42.4
Total Number of Stock Holdings	60
Total Number of Bond Holdings	0
Total Number of Other Holdings	5
Total Number of Holdings	65

Global Equity Sectors

Global Equity Sectors	% Equity
Consumer Discretionary	43.9
Information Technology	18.0
Health Care	13.8
Communication Services	7.7
Industrials	6.3
Financials	5.8
Materials	2.8
Consumer Staples	1.7
Energy	0.0
Utilities	0.0
Real Estate	0.0
Unclassified	0.0

Geographic Allocations

Geographic Allocations	% Stocks
China	15.2
United States	13.1
Japan	12.8
Germany	12.5
Netherlands	11.6

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Disclosure

Notes

Series 5A
75/75: S899
75/100i: M899
100/100r: L899

Series 5B
75/75: S890
75/100i: M890
100/100r: L890

Series 5C
75/75: S895
75/100i: M895
100/100r: L895

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 – International Equity Growth – Desjardins. 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 features, guarantees and fee options. Helios 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.