

# DFS GIF – International Equity Growth – Desjardins

**Fund Category**  
International Equity

**Morningstar Return**  
Above Average

**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

77.0%

1-31-2020 to 1-31-2021

## Worst 1 Year Return

-43.2%

10-31-2021 to 10-31-2022

## 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	33.0
Series 6 NAV \$	9.08
Series 6 MER %	2.79
Series 7 NAV \$	9.45
Series 7 MER %	2.31
Series 8 NAV \$	6.23
Series 8 MER %	2.45

## Additional Fees

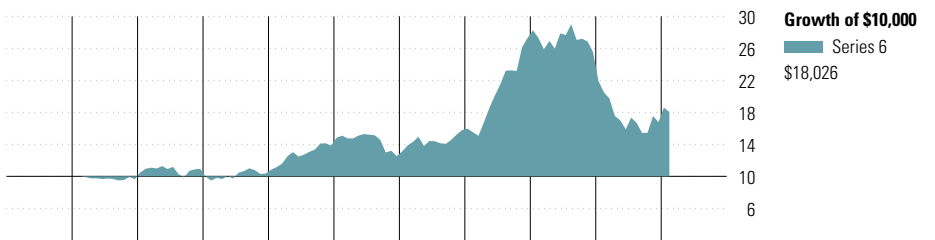
Name	Fee
Helios2 – 75/100 i	0.60
Helios2 – 75/100 GLWB	–
Helios2 – 100/100 i	1.35

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-2.35
Beta	1.26
R-Squared	57.80
Standard Deviation	24.47
Upside Capture	126.32
Downside Capture	151.27
Information Ratio	-0.15

## Performance Analysis as of February 28, 2023

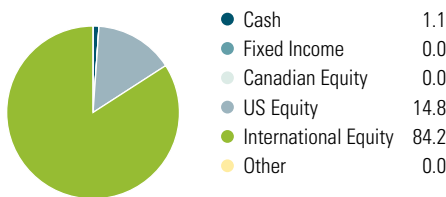


	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	YTD	Calendar Year
Series 6	—	—	13.4	-5.3	33.7	-9.5	26.0	73.0	-6.5	-34.3	7.5	Series 6
Series 7	—	—	13.9	-5.0	34.4	-9.2	26.6	74.0	-6.0	-34.0	7.5	Series 7
Series 8	—	—	—	—	—	—	26.5	73.5	-6.2	-34.0	7.4	Series 8

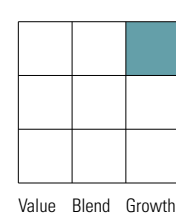
	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-3.1	2.8	8.1	-12.0	5.2	3.6	—	6.8	Series 6
Series 7	-3.1	3.1	8.4	-11.5	5.7	4.1	—	7.3	Series 7
Series 8	-3.1	3.0	8.2	-11.6	5.5	—	—	4.6	Series 8
Quartile	4	4	4	4	1	1	—	—	Quartile
No. of Funds in Category	311	311	311	311	297	226	167	—	No. of Funds in Category

## Portfolio Analysis as of February 28, 2023

### Asset Mix



### Equity Style



### Market Cap

Market Cap	%
Giant	38.2
Large	35.9
Medium	24.9
Small	0.9
Micro	0.0

## Top 10 Holdings

Top 10 Holdings	% Assets
ASML Holding NV	7.0
MercadoLibre Inc	5.5
Kering SA	4.8
Adyen NV	4.3
Spotify Technology SA	3.7
Moderna Inc	3.6
Ferrari NV	3.4
Genmab A/S	3.1
argenx SE	3.1
Zalando SE	2.8

	% Assets
Total % of Top 10 Holdings	41.3
Total Number of Stock Holdings	60
Total Number of Bond Holdings	0
Total Number of Other Holdings	7

**Total Number of Holdings** **67**

## Global Equity Sectors

Global Equity Sectors	% Equity
Consumer Discretionary	26.7
Information Technology	24.5
Health Care	17.3
Industrials	8.7
Communication Services	7.6
Financials	7.4
Consumer Staples	5.4
Materials	2.4
Energy	0.0
Utilities	0.0
Real Estate	0.0
Unclassified	0.0

## Geographic Allocations

Geographic Allocations	% Stocks
United States	14.9
Netherlands	13.8
China	9.5
Germany	9.5
Japan	8.1

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## Disclosure

### Notes

Series 6A  
 Helios2 – 75/75 : S896A  
 Helios2 – 75/100 i : M896A  
 Helios2 – 100/100 i : T896A  
 Series 6B  
 Helios2 – 75/75 : S896B  
 Helios2 – 75/100 i : M896B  
 Helios2 – 100/100 i : T896B  
 Series 6C  
 Helios2 – 75/75 : S896C  
 Helios2 – 75/100 i : M896C  
 Helios2 – 100/100 i : T896C  
 Series 6D  
 Helios2 – 75/75 : S896D  
 Helios2 – 75/100 i : M896D  
 Helios2 – 100/100 i : T896D  
 Series 6E  
 Helios2 – 75/75 : S896E  
 Helios2 – 75/100 i : M896E  
 Helios2 – 100/100 i : T896E

Series 7A  
 Helios2 – 75/75 : S897A  
 Helios2 – 75/100 i : M897A  
 Helios2 – 100/100 i : T897A

Series 8A  
 Helios2 – 75/75 : S898A  
 Helios2 – 75/100 i : M898A  
 Helios2 – 100/100 i : T898A  
 Series 8B  
 Helios2 – 75/75 : S898B  
 Helios2 – 75/100 i : M898B  
 Helios2 – 100/100 i : T898B  
 Series 8C  
 Helios2 – 75/75 : S898C  
 Helios2 – 75/100 i : M898C  
 Helios2 – 100/100 i : T898C  
 Series 8D  
 Helios2 – 75/75 : S898D  
 Helios2 – 75/100 i : M898D  
 Helios2 – 100/100 i : T898D  
 Series 8E  
 Helios2 – 75/75 : S898E  
 Helios2 – 75/100 i : M898E  
 Helios2 – 100/100 i : T898E

### 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 - 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.