

# DFS GIF – International Equity Growth – Desjardins

**Fund Category**  
International Equity

**Morningstar Return**  
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	35.4
Series 6 NAV \$	10.55
Series 6 MER %	2.79
Series 7 NAV \$	11.09
Series 7 MER %	2.32
Series 8 NAV \$	7.29
Series 8 MER %	2.45

## Additional Fees

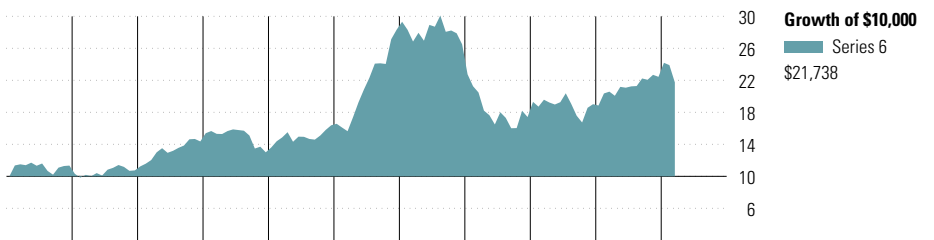
Name	Fee
Helios2 – 75/100 i	0.60
Helios2 – 75/100 GLWB	—
Helios2 – 100/100 i	1.35

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-9.85
Beta	1.36
R-Squared	69.09
Standard Deviation	20.68
Upside Capture	109.66
Downside Capture	185.64
Information Ratio	-0.73

## Performance Analysis as of March 31, 2025



2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
13.4	-5.3	33.7	-9.5	26.0	73.0	-6.5	-34.3	9.2	18.0	-3.1	Series 6
13.9	-5.0	34.4	-9.2	26.6	74.0	-6.0	-34.0	9.7	18.6	-3.0	Series 7
—	—	—	—	26.5	73.5	-6.2	-34.0	9.5	18.4	-3.1	Series 8

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-9.1	-3.1	-2.2	5.6	2.0	6.8	6.6	7.0	Series 6
-8.9	-3.0	-1.9	6.2	2.5	7.3	7.1	7.4	Series 7
-9.0	-3.1	-2.0	6.0	2.3	7.2	—	5.6	Series 8
4	4	4	4	4	4	1	—	Quartile
308	308	308	308	304	290	198	—	No. of Funds in Category

## Portfolio Analysis as of March 31, 2025

Asset Mix	% Assets	Equity Style	Market Cap	%
Cash	1.4		Giant	46.5
Fixed Income	0.0		Large	28.8
Canadian Equity	3.1		Medium	15.4
US Equity	23.6		Small	9.3
International Equity	71.9		Micro	0.0
Other	0.0			
		Value Blend Growth		

Top 10 Holdings	% Assets
Spotify Technology SA	7.0
Adyen NV	5.5
ASML Holding NV	4.3
Ferrari NV	3.8
Atlas Copco AB Class A	3.7
argenx SE	3.4
Taiwan Semiconductor Manufacturing	3.4
Hermes International SA	3.3
MercadoLibre Inc	3.2
Shopify Inc Reg Shs -A- Subord Vtg	3.0
Total % of Top 10 Holdings	40.8
Total Number of Stock Holdings	60
Total Number of Bond Holdings	0
Total Number of Other Holdings	8
<b>Total Number of Holdings</b>	<b>68</b>

Global Equity Sectors	% Equity
Information Technology	30.5
Consumer Discretionary	21.5
Financials	15.1
Communication Services	10.4
Health Care	9.9
Industrials	9.1
Consumer Staples	3.0
Materials	0.5
Unclassified	0.0
Energy	0.0
Utilities	0.0
Real Estate	0.0

Geographic Allocations	% Stocks
United States	23.9
Netherlands	11.8
Denmark	6.9
China	6.3
France	5.7

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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.