

# DFS GIF – International Equity – MFS

**Fund Category**  
International Equity

**Morningstar Return**  
High

**Morningstar Risk**  
Above Average

**Morningstar Rating™**  
★★★★★

## Investment Objective

To provide investors with long-term capital growth based on an internationally diversified equity portfolio by investing primarily in Europe and the Far East.

## Volatility Analysis



## Best 1 Year Return

23.1%  
10-31-2020 to 10-31-2021

## Worst 1 Year Return

-16.6%  
8-31-2021 to 8-31-2022

## 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	15.6
Series 6 NAV \$	9.04
Series 6 MER %	2.94
Series 7 NAV \$	9.47
Series 7 MER %	2.52
Series 8 NAV \$	7.16
Series 8 MER %	2.65

## Additional Fees

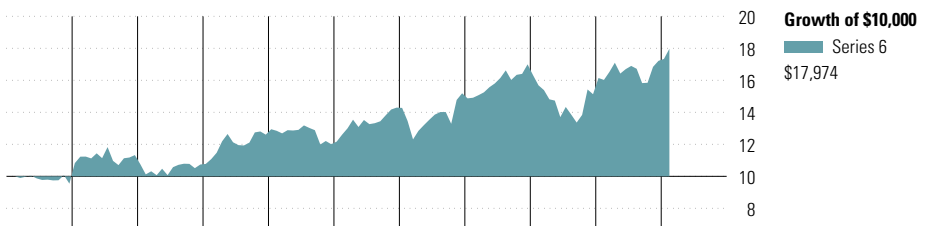
Name	Fee
Helios2 – 75/100 i	0.60
Helios2 – 75/100 GLWB	—
Helios2 – 100/100 i	1.35

Management Company	MFS Investment Canada
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	0.05
Beta	1.00
R-Squared	92.07
Standard Deviation	13.19
Upside Capture	100.46
Downside Capture	100.78
Information Ratio	0.00

## Performance Analysis as of February 29, 2024

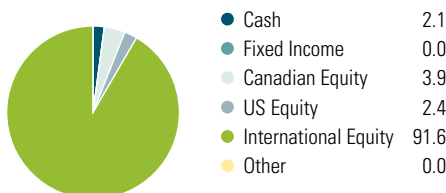


2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Calendar Year
—	18.7	-5.2	17.4	-4.7	19.0	6.3	11.9	-11.0	13.8	4.4	Series 6
—	19.2	-4.8	18.1	-4.3	19.6	6.9	12.4	-10.6	14.2	4.4	Series 7
—	—	—	—	—	19.3	6.8	12.2	-10.7	14.1	4.4	Series 8

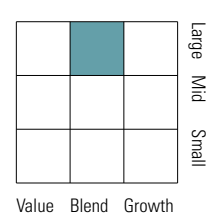
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
3.7	6.7	7.5	12.2	6.4	7.4	6.0	6.1	Series 6
3.6	6.8	7.7	12.6	6.9	7.8	6.5	6.6	Series 7
3.6	6.7	7.7	12.4	6.7	7.7	—	6.3	Series 8
3	2	3	2	1	1	—	—	Quartile
306	306	306	306	293	286	176	—	No. of Funds in Category

## Portfolio Analysis as of February 29, 2024

### Asset Mix



### Equity Style



### Market Cap

Giant	53.2
Large	40.9
Medium	5.0
Small	0.9
Micro	0.0

### Top 10 Holdings

	% Assets
Nestle SA	3.0
Schneider Electric SE	3.0
Air Liquide SA	3.0
SAP SE	2.6
Capgemini SE	2.6
Hitachi Ltd	2.4
Lvmh Moet Hennessy Louis Vuitton SE	2.3
Novo Nordisk A/S Class B	2.3
Roche Holding AG	2.3
Compass Group PLC	2.2

Total % of Top 10 Holdings	25.7
Total Number of Stock Holdings	79
Total Number of Bond Holdings	0
Total Number of Other Holdings	9
<b>Total Number of Holdings</b>	<b>88</b>

### Global Equity Sectors

	% Equity
Industrials	20.2
Financials	17.6
Health Care	14.6
Consumer Discretionary	11.9
Information Technology	11.0
Consumer Staples	10.8
Materials	8.1
Energy	2.9
Communication Services	1.6
Utilities	1.3
Unclassified	0.0
Real Estate	0.0

### Geographic Allocations

	% Stocks
France	18.9
Japan	15.5
Switzerland	14.6
United Kingdom	12.2
Germany	9.3

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## Disclosure

### Notes

Series 6A  
Helios2 – 75/75 : S406A  
Helios2 – 75/100 i : M406A  
Helios2 – 100/100 i : T406A  
Series 6B  
Helios2 – 75/75 : S406B  
Helios2 – 75/100 i : M406B  
Helios2 – 100/100 i : T406B  
Series 6C  
Helios2 – 75/75 : S406C  
Helios2 – 75/100 i : M406C  
Helios2 – 100/100 i : T406C  
Series 6D  
Helios2 – 75/75 : S406D  
Helios2 – 75/100 i : M406D  
Helios2 – 100/100 i : T406D  
Series 6E  
Helios2 – 75/75 : S406E  
Helios2 – 75/100 i : M406E  
Helios2 – 100/100 i : T406E

Series 7A  
Helios2 – 75/75 : S407A  
Helios2 – 75/100 i : M407A  
Helios2 – 100/100 i : T407A

Series 8A  
Helios2 – 75/75 : S408A  
Helios2 – 75/100 i : M408A  
Helios2 – 100/100 i : T408A  
Series 8B  
Helios2 – 75/75 : S408B  
Helios2 – 75/100 i : M408B  
Helios2 – 100/100 i : T408B  
Series 8C  
Helios2 – 75/75 : S408C  
Helios2 – 75/100 i : M408C  
Helios2 – 100/100 i : T408C  
Series 8D  
Helios2 – 75/75 : S408D  
Helios2 – 75/100 i : M408D  
Helios2 – 100/100 i : T408D  
Series 8E  
Helios2 – 75/75 : S408E  
Helios2 – 75/100 i : M408E  
Helios2 – 100/100 i : T408E

### 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 – MFS. 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

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