

DFS GIF – International Equity – MFS

Fund Category
International Equity

Morningstar Return
High

Morningstar Risk
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

23.2%
9-30-2023 to 9-30-2024

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	18.3
Series 6 NAV \$	10.09
Series 6 MER %	2.94
Series 7 NAV \$	10.63
Series 7 MER %	2.49
Series 8 NAV \$	8.02
Series 8 MER %	2.65

Additional Fees

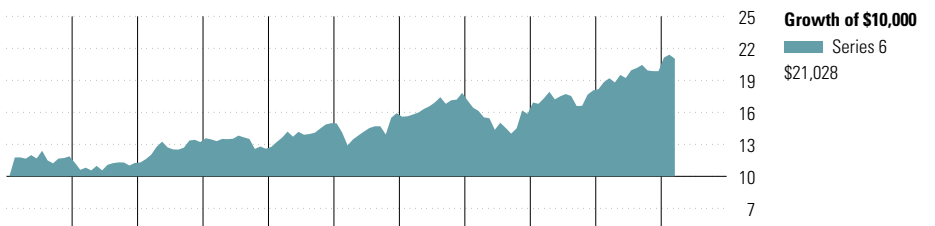
Name	Fee
Helios2 – 75/100 i	0.60
Helios2 – 75/100 GLWB	–
Helios2 – 100/100 i	1.35

Management Company	MFS Investment Canada
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.58
Beta	1.00
R-Squared	93.55
Standard Deviation	13.14
Upside Capture	95.49
Downside Capture	104.97
Information Ratio	-0.54

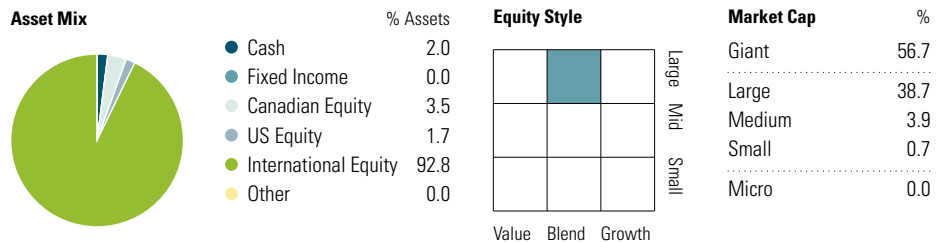
Performance Analysis as of March 31, 2025



2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
18.7	-5.2	17.4	-4.7	19.0	6.3	11.9	-11.0	13.8	10.0	5.9	Series 6
19.2	-4.8	18.1	-4.3	19.6	6.9	12.4	-10.6	14.2	10.5	6.1	Series 7
—	—	—	—	19.3	6.8	12.2	-10.7	14.1	10.3	5.9	Series 8

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-1.8	5.9	2.9	9.6	9.2	10.3	6.0	6.5	Series 6
-1.6	6.1	3.1	10.0	9.8	10.7	6.5	7.0	Series 7
-1.7	5.9	3.0	9.9	9.6	10.6	—	7.1	Series 8
3	3	3	3	2	1	1	—	Quartile
308	308	308	308	304	290	198	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2025



Top 10 Holdings	% Assets
SAP SE	3.0
Schneider Electric SE	2.8
Air Liquide SA	2.7
Hitachi Ltd	2.6
Compass Group PLC	2.5
Deutsche Boerse AG	2.4
Compagnie Financiere Richemont SA CI A	2.4
Roche Holding AG	2.4
Nestle SA	2.2
Sony Group Corp	2.1
Total % of Top 10 Holdings	25.1
Total Number of Stock Holdings	77
Total Number of Bond Holdings	0
Total Number of Other Holdings	8
Total Number of Holdings	85

Global Equity Sectors	% Equity
Financials	22.3
Industrials	19.2
Consumer Discretionary	13.2
Health Care	12.7
Information Technology	10.5
Consumer Staples	9.4
Materials	6.2
Energy	2.6
Communication Services	2.3
Utilities	1.4
Real Estate	0.0
Unclassified	0.0

Geographic Allocations	% Stocks
France	17.8
Japan	17.7
Switzerland	14.6
United Kingdom	12.4
Germany	9.2

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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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