

DFS GIF – Conservative – Desjardins Wise ETF

Fund Category
Global Fixed Income Balanced

Morningstar Return
Low

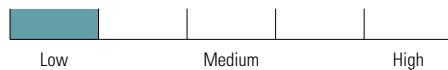
Morningstar Risk
Average

Morningstar Rating™
★

Investment Objective

To provide a regular income return and low medium-term capital appreciation. Consequently, the Fund invests mainly in exchange-traded funds which themselves invest in fixed-income and equity securities throughout the world.

Volatility Analysis



Best 1 Year Return

12.9%
9-30-2023 to 9-30-2024

Worst 1 Year Return

-14.0%
12-31-2021 to 12-31-2022

Fund Details

Inception Date	November 2020
Series 6 Min. Investment \$	1,000
Series 7 Min. Investment \$	250,000
Series 8 Min. Investment \$	1,000
Subsequent Investment \$	500
Total Assets \$Mil	2.7
Series 6 NAV \$	4.85
Series 6 MER %	2.21
Series 7 NAV \$	—
Series 7 MER %	1.72
Series 8 NAV \$	—
Series 8 MER %	1.87

Additional Fees

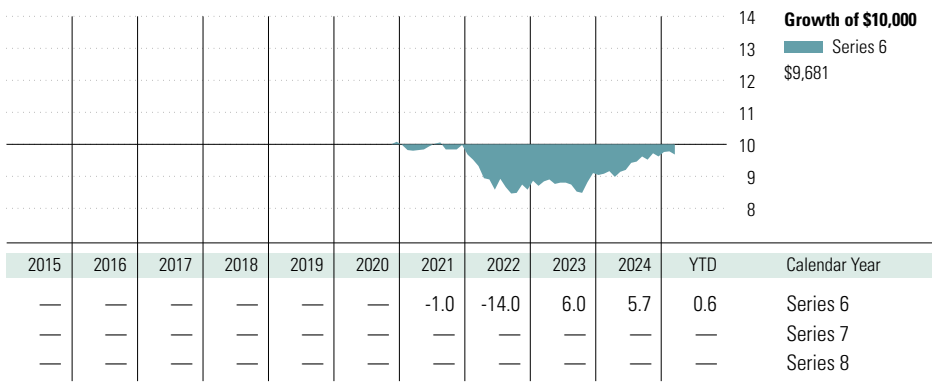
Name	Fee
Helios2 – 75/100 i	0.30
Helios2 – 75/100 GLWB	1.05
Helios2 – 100/100 i	0.65

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-2.43
Beta	1.04
R-Squared	98.89
Standard Deviation	7.20
Upside Capture	91.16
Downside Capture	117.68
Information Ratio	-3.15

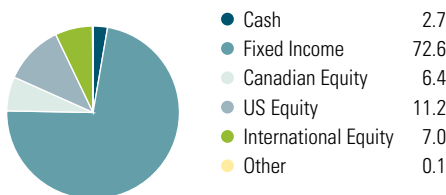
Performance Analysis as of March 31, 2025



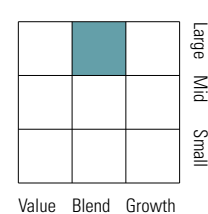
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-1.0	0.6	0.6	5.7	1.3	—	—	-0.7	Series 6
—	—	—	—	—	—	—	—	Series 7
—	—	—	—	—	—	—	—	Series 8
2	3	4	4	4	—	—	—	Quartile
289	289	285	285	281	275	177	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2025

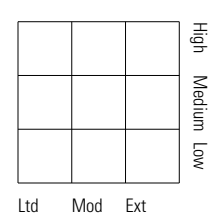
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
iShares Broad USD High Yield Corp Bd ETF	7.0
Royal Bank of Canada	0.8
Canada (Government of) 0.25% 01-03-2026	0.6
Canada (Government of) 3.5% 01-09-2029	0.6
Canada (Government of) 4% 01-03-2029	0.6
Apple Inc	0.6
Canada (Government of) 1.25% 01-06-2030	0.5
Shopify Inc Reg Shs -A- Subord Vtg	0.5
Canada (Government of) 2% 01-12-2051	0.5
Canada (Government of) 1.5% 01-06-2031	0.5
Total % of Top 10 Holdings	12.2
Total Number of Stock Holdings	2,962
Total Number of Bond Holdings	12,485
Total Number of Other Holdings	951
Total Number of Holdings	16,398

Top 5 Sectors

	% Equity
Financials	21.3
Information Technology	18.1
Industrials	12.9
Consumer Discretionary	9.5
Health Care	8.2

Fixed Income Breakdown

	% Fixed Income
Government Bonds	61.8
Corporate Bonds	31.0
Other Bonds	0.0
Mortgage Backed Securities	3.4
ST Investments (Cash & Other)	3.3
Asset Backed Securities	0.5

Geographic Allocations

	% Stocks
United States	45.5
Canada	26.2
Japan	5.1
United Kingdom	3.3
France	2.1

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S086A
Helios2 – 75/100 i : M086A
Helios2 – 100/100 i : T086A
Helios2 - 75/100 GLWB : G086A
Series 6B
Helios2 – 75/75 : S086B
Helios2 – 75/100 i : M086B
Helios2 – 100/100 i : T086B
Helios2 - 75/100 GLWB : G086B
Series 6C
Helios2 – 75/75 : S086C
Helios2 – 75/100 i : M086C
Helios2 – 100/100 i : T086C
Helios2 - 75/100 GLWB : G086C
Series 6D
Helios2 – 75/75 : S086D
Helios2 – 75/100 i : M086D
Helios2 – 100/100 i : T086D
Series 6E
Helios2 – 75/75 : S086E
Helios2 – 75/100 i : M086E
Helios2 – 100/100 i : T086E

Series 7A
Helios2 – 75/75 : S087A
Helios2 – 75/100 i : M087A
Helios2 – 100/100 i : T087A
Helios2 - 75/100 GLWB : G087A

Series 8A
Helios2 – 75/75 : S088A
Helios2 – 75/100 i : M088A
Helios2 – 100/100 i : T088A
Helios2 - 75/100 GLWB : G088A

Series 8B
Helios2 – 75/75 : S088B
Helios2 – 75/100 i : M088B
Helios2 – 100/100 i : T088B
Helios2 - 75/100 GLWB : G088B

Series 8C
Helios2 – 75/75 : S088C
Helios2 – 75/100 i : M088C
Helios2 – 100/100 i : T088C
Helios2 - 75/100 GLWB : G088C

Series 8D
Helios2 – 75/75 : S088D
Helios2 – 75/100 i : M088D
Helios2 – 100/100 i : T088D

Series 8E
Helios2 – 75/75 : S088E
Helios2 – 75/100 i : M088E

Helios2 – 100/100 i : T088E

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 – Conservative – Desjardins Wise ETF. 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.