

# 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

6.0%  
12-31-2022 to 12-31-2023

## 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	2.4
Series 6 NAV \$	4.55
Series 6 MER %	2.21
Series 7 NAV \$	—
Series 7 MER %	1.72
Series 8 NAV \$	—
Series 8 MER %	1.87

## Additional Fees

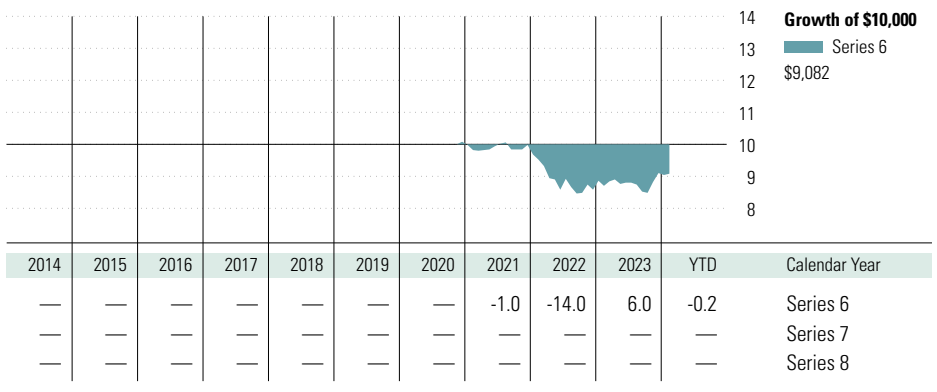
Name	Fee
Helios2 – 75/100 i	0.30
Helios2 – 75/100 GLWB	1.05
Helios2 – 100/100 i	0.65

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

3 Yr	
Alpha	-3.22
Beta	1.04
R-Squared	98.62
Standard Deviation	7.13
Upside Capture	83.94
Downside Capture	119.51
Information Ratio	-3.79

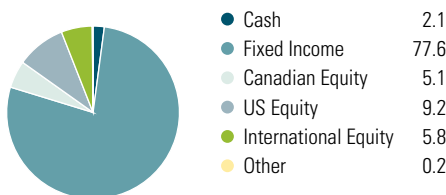
## Performance Analysis as of February 29, 2024



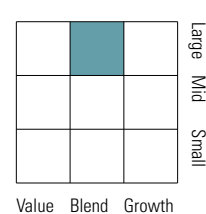
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
0.4	2.9	3.9	4.4	-2.6	—	—	-2.8	Series 6
—	—	—	—	—	—	—	—	Series 7
—	—	—	—	—	—	—	—	Series 8
4	4	4	4	4	—	—	—	Quartile
272	272	272	272	272	255	147	—	No. of Funds in Category

## Portfolio Analysis as of February 29, 2024

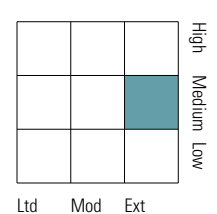
### Asset Mix



### Equity Style



### Fixed Income Style



## Top 10 Holdings

Holder	% Assets
Canada (Government of) 0.5% 01-09-2025	0.8
Canada (Government of) 0.25% 01-03-2026	0.7
Canada (Government of) 01-06-2030	0.7
Canada (Government of) 1.5% 01-06-2031	0.7
Canada (Government of) 2% 01-12-2051	0.7
Canada (Government of) 0.5% 01-12-2030	0.6
Microsoft Corp	0.6
Canada (Government of) 1.25% 01-03-2025	0.6
Canada (Government of) 1.25% 01-03-2027	0.5
Canada (Government of) 1.5% 01-06-2026	0.5
Total % of Top 10 Holdings	6.4
Total Number of Stock Holdings	7,203
Total Number of Bond Holdings	24,224
Total Number of Other Holdings	2,541
<b>Total Number of Holdings</b>	<b>33,968</b>

## Top 5 Sectors

Sector	% Equity
Financials	19.6
Information Technology	17.9
Industrials	13.6
Consumer Discretionary	9.9
Health Care	9.0

## Fixed Income Breakdown

Category	% Fixed Income
Government Bonds	61.6
Corporate Bonds	31.7
Other Bonds	0.0
Mortgage Backed Securities	3.7
ST Investments (Cash & Other)	2.7
Asset Backed Securities	0.5

## Geographic Allocations

Region	% Stocks
United States	46.0
Canada	25.2
Japan	5.5
United Kingdom	3.3
France	2.3

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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.