

DFS GIF – Conservative – Desjardins SocieTerra

Fund Category
Global Fixed Income Balanced

Morningstar Return
Low

Morningstar Risk
Average

Morningstar Rating™
★

Investment Objective

To provide income and achieve a moderate level of long-term capital appreciation by investing primarily in Canadian, and to a lesser extent, foreign equity and fixed-income bonds and/or in units of mutual funds which themselves invest primarily in Canadian or foreign equity and fixed-income bonds. The Fund follows a responsible approach to investing.

Volatility Analysis



Best 1 Year Return

14.0%
9-30-2023 to 9-30-2024

Worst 1 Year Return

-15.4%
9-30-2021 to 9-30-2022

Fund Details

Inception Date	April 2018
Series 6 Min. Investment \$	1,000
Series 7 Min. Investment \$	250,000
Series 8 Min. Investment \$	1,000
Subsequent Investment \$	500
Total Assets \$Mil	14.9
Series 6 NAV \$	5.57
Series 6 MER %	2.33
Series 7 NAV \$	5.77
Series 7 MER %	1.84
Series 8 NAV \$	5.70
Series 8 MER %	1.97

Additional Fees

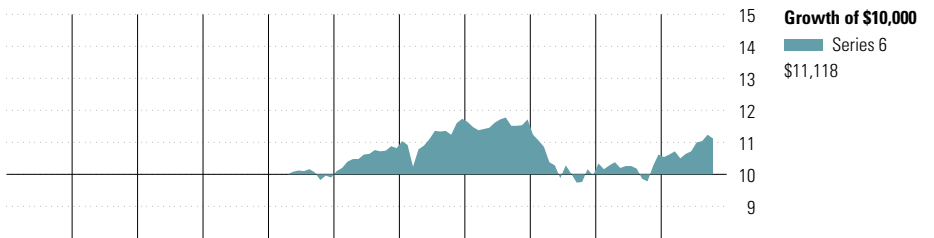
Name	Fee
Helios2 – 75/100 i	0.30
Helios2 – 75/100 GLWB	0.95
Helios2 – 100/100 i	0.90

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-2.48
Beta	1.18
R-Squared	97.98
Standard Deviation	8.32
Upside Capture	101.48
Downside Capture	132.44
Information Ratio	-1.72

Performance Analysis as of October 31, 2024

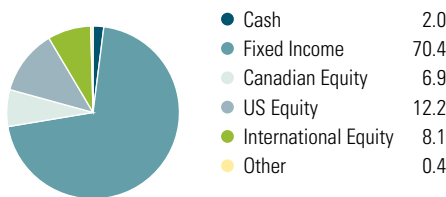


2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Calendar Year
—	—	—	—	—	9.3	8.5	-0.2	-15.0	6.6	4.7	Series 6
—	—	—	—	—	9.8	9.0	0.3	-14.7	7.5	5.3	Series 7
—	—	—	—	—	9.4	8.8	0.3	-14.8	7.1	5.0	Series 8

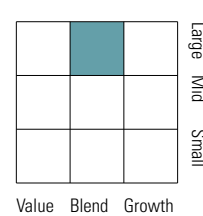
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-1.1	1.1	5.9	13.7	-1.2	0.7	—	1.7	Series 6
-0.9	1.4	6.3	14.5	-0.6	1.3	—	2.2	Series 7
-1.0	1.2	6.1	14.2	-0.8	1.1	—	2.0	Series 8
4	4	4	3	4	4	—	—	Quartile
271	271	271	271	267	255	150	—	No. of Funds in Category

Portfolio Analysis as of October 31, 2024

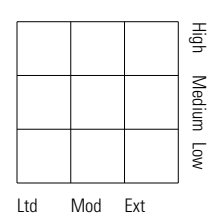
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
Canada (Government of) 3.25% 01-12-2034	2.2
Canada (Government of) 4% 01-05-2026	1.3
Ontario (Province Of) 3.65% 02-06-2033	1.1
Canada (Government of) 1.5% 01-06-2031	0.9
Microsoft Corp	0.8
Ontario (Province Of) 4.6% 02-06-2039	0.8
Canada (Government of) 3% 01-04-2026	0.7
NHA MBS 3.94% 01-01-2029	0.7
NHA MBS 4.04% 01-02-2029	0.6
Ontario (Province Of) 3.8% 02-12-2034	0.6
Total % of Top 10 Holdings	9.8
Total Number of Stock Holdings	2,529
Total Number of Bond Holdings	1,521
Total Number of Other Holdings	515
Total Number of Holdings	4,565

Top 5 Sectors

	% Equity
Information Technology	20.3
Financials	19.9
Industrials	17.1
Health Care	11.9
Consumer Discretionary	8.4

Fixed Income Breakdown

	% Fixed Income
Government Bonds	51.0
Corporate Bonds	42.8
Other Bonds	0.0
Mortgage Backed Securities	3.9
ST Investments (Cash & Other)	1.9
Asset Backed Securities	0.7

Geographic Allocations

	% Stocks
United States	44.8
Canada	25.5
United Kingdom	4.6
France	3.3
Japan	3.1

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S986A
Helios2 – 75/100 i : M986A
Helios2 – 100/100 i : T986A
Helios2 – 75/100 GLWB : G986A

Series 6B
Helios2 – 75/75 : S986B
Helios2 – 75/100 i : M986B
Helios2 – 100/100 i : T986B
Helios2 – 75/100 GLWB : G986B

Series 6C
Helios2 – 75/75 : S986C
Helios2 – 75/100 i : M986C
Helios2 – 100/100 i : T986C
Helios2 – 75/100 GLWB : G986C

Series 6D
Helios2 – 75/75 : S986D
Helios2 – 75/100 i : M986D
Helios2 – 100/100 i : T986D

Series 6E
Helios2 – 75/75 : S986E
Helios2 – 75/100 i : M986E
Helios2 – 100/100 i : T986E

Series 7A
Helios2 – 75/75 : S987A
Helios2 – 75/100 i : M987A
Helios2 – 100/100 i : T987A
Helios2 – 75/100 GLWB : G987A

Series 8A
Helios2 – 75/75 : S988A
Helios2 – 75/100 i : M988A
Helios2 – 100/100 i : T988A
Helios2 – 75/100 GLWB : G988A

Series 8B
Helios2 – 75/75 : S988B
Helios2 – 75/100 i : M988B
Helios2 – 100/100 i : T988B
Helios2 – 75/100 GLWB : G988B

Series 8C
Helios2 – 75/75 : S988C
Helios2 – 75/100 i : M988C
Helios2 – 100/100 i : T988C
Helios2 – 75/100 GLWB : G988C

Series 8D
Helios2 – 75/75 : S988D
Helios2 – 75/100 i : M988D
Helios2 – 100/100 i : T988D

Series 8E
Helios2 – 75/75 : S988E
Helios2 – 75/100 i : M988E
Helios2 – 100/100 i : T988E

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 SocieTerra. 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.