

DFS GIF – Growth – Desjardins SocieTerra

Fund Category
Global Equity Balanced

Morningstar Return
Low

Morningstar Risk
Below Average

Morningstar Rating™
★★

Investment Objective

To provide long-term capital appreciation and to a lesser extent, income. The Fund invests 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

23.9%
3-31-2020 to 3-31-2021

Worst 1 Year Return

-16.4%
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 58.0
Series 6 NAV \$ 5.79
Series 6 MER % 2.48
Series 7 NAV \$ 5.93
Series 7 MER % 2.00
Series 8 NAV \$ 5.90
Series 8 MER % 2.12

Additional Fees

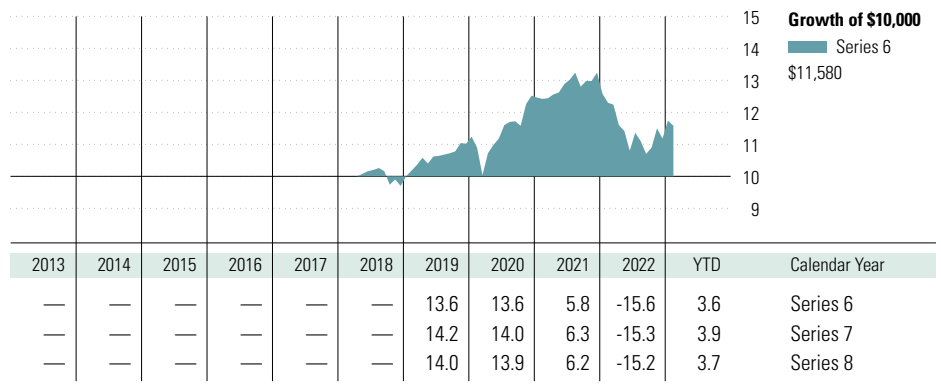
| Name | Fee |
|-----------------------|------|
| Helios2 – 75/100 i | 0.50 |
| Helios2 – 75/100 GLWB | 1.35 |
| Helios2 – 100/100 i | 1.15 |

Management Company Desjardins Funds
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

| | 3 Yr |
|--------------------|--------|
| Alpha | -4.13 |
| Beta | 0.93 |
| R-Squared | 95.57 |
| Standard Deviation | 11.72 |
| Upside Capture | 80.16 |
| Downside Capture | 103.50 |
| Information Ratio | -1.79 |

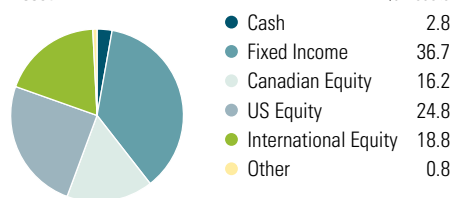
Performance Analysis as of February 28, 2023



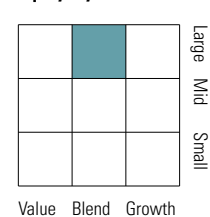
| 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Since Incep. | Trailing Return % |
|-------|-------|-------|------|------|------|-------|--------------|--------------------------|
| -1.4 | 0.7 | 4.3 | -5.9 | 2.0 | — | — | 3.1 | Series 6 |
| -1.2 | 0.9 | 4.6 | -5.3 | 2.5 | — | — | 3.6 | Series 7 |
| -1.3 | 0.9 | 4.6 | -5.4 | 2.4 | — | — | 3.5 | Series 8 |
| 2 | 2 | 3 | 4 | 4 | — | — | — | Quartile |
| 821 | 821 | 821 | 821 | 801 | 706 | 544 | — | No. of Funds in Category |

Portfolio Analysis as of February 28, 2023

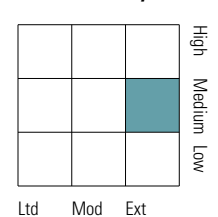
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

| Holder | % Assets |
|--|----------|
| Canada (Government of) 1.5% 01-05-2024 | 1.7 |
| Royal Bank of Canada | 1.6 |
| Microsoft Corp | 1.6 |
| The Toronto-Dominion Bank | 1.5 |
| Bank of Montreal | 0.9 |
| Canadian Pacific Railway Ltd | 0.9 |
| Apple Inc | 0.8 |
| Bank of Nova Scotia | 0.6 |
| Nutrien Ltd | 0.6 |
| Brookfield Corp Reg Shs -A- Ltd Vtg | 0.6 |
| Total % of Top 10 Holdings | 10.8 |
| Total Number of Stock Holdings | 649 |
| Total Number of Bond Holdings | 1,502 |
| Total Number of Other Holdings | 368 |

Total Number of Holdings 2,519

Top 5 Sectors

| Sector | % Equity |
|------------------------|----------|
| Financials | 20.6 |
| Information Technology | 18.2 |
| Industrials | 16.6 |
| Health Care | 11.7 |
| Consumer Discretionary | 8.3 |

Fixed Income Breakdown

| Category | % Fixed Income |
|-------------------------------|----------------|
| Government Bonds | 41.0 |
| Corporate Bonds | 51.8 |
| Other Bonds | 0.0 |
| Mortgage Backed Securities | 0.8 |
| ST Investments (Cash & Other) | 6.0 |
| Asset Backed Securities | 0.3 |

Geographic Allocations

| Region | % Stocks |
|----------------|----------|
| United States | 41.5 |
| Canada | 27.0 |
| United Kingdom | 4.1 |
| France | 3.4 |
| Japan | 2.9 |

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Disclosure

Notes

Series 6A

Helios2 – 75/75 : S996A

Helios2 – 75/100 i : M996A

Helios2 – 100/100 i : T996A

Helios2 – 75/100 GLWB : G996A

Series 6B

Helios2 – 75/75 : S996B

Helios2 – 75/100 i : M996B

Helios2 – 100/100 i : T996B

Helios2 – 75/100 GLWB : G996B

Series 6C

Helios2 – 75/75 : S996C

Helios2 – 75/100 i : M996C

Helios2 – 100/100 i : T996C

Helios2 – 75/100 GLWB : G996C

Series 6D

Helios2 – 75/75 : S996D

Helios2 – 75/100 i : M996D

Helios2 – 100/100 i : T996D

Series 6E

Helios2 – 75/75 : S996E

Helios2 – 75/100 i : M996E

Helios2 – 100/100 i : T996E

Series 7A

Helios2 – 75/75 : S997A

Helios2 – 75/100 i : M997A

Helios2 – 100/100 i : T997A

Helios2 – 75/100 GLWB : G997A

Series 8A

Helios2 – 75/75 : S998A

Helios2 – 75/100 i : M998A

Helios2 – 100/100 i : T998A

Helios2 – 75/100 GLWB : G998A

Series 8B

Helios2 – 75/75 : S998B

Helios2 – 75/100 i : M998B

Helios2 – 100/100 i : T998B

Helios2 – 75/100 GLWB : G998B

Series 8C

Helios2 – 75/75 : S998C

Helios2 – 75/100 i : M998C

Helios2 – 100/100 i : T998C

Helios2 – 75/100 GLWB : G998C

Series 8D

Helios2 – 75/75 : S998D

Helios2 – 75/100 i : M998D

Helios2 – 100/100 i : T998D

Series 8E

Helios2 – 75/75 : S998E

Helios2 – 75/100 i : M998E

Helios2 – 100/100 i : T998E

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 – Growth – 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.