

DFS GIF – Growth – Desjardins SocieTerra

Fund Category

Global Neutral Balanced

Morningstar Return

Below Average

Morningstar Risk

Above 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	56.1
Series 6 NAV \$	6.58
Series 6 MER %	2.48
Series 7 NAV \$	6.79
Series 7 MER %	2.00
Series 8 NAV \$	6.74
Series 8 MER %	2.12

Additional Fees

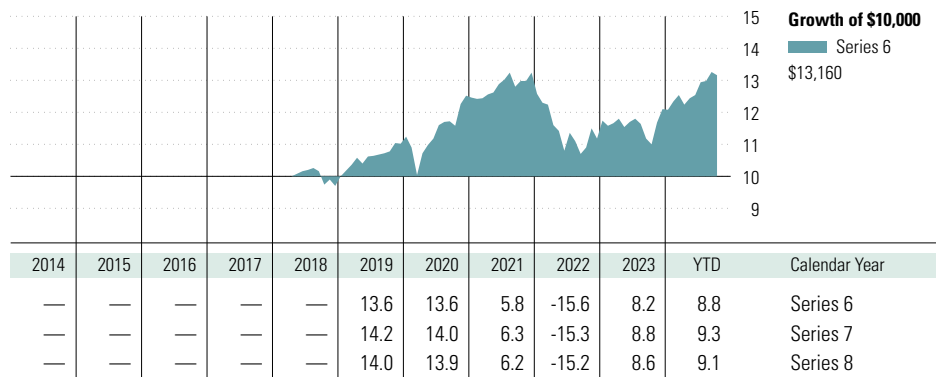
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.35
Helios2 – 100/100 i	1.15

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

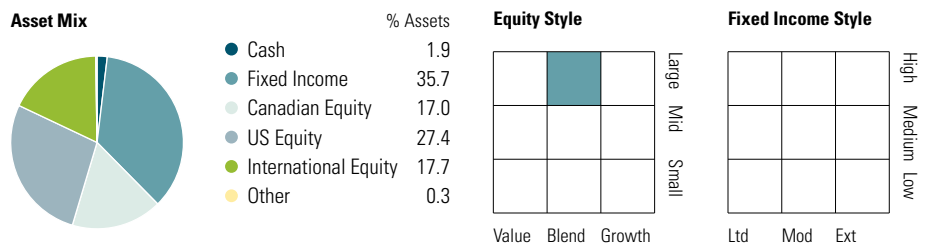
	3 Yr
Alpha	-3.88
Beta	1.20
R-Squared	97.33
Standard Deviation	10.46
Upside Capture	101.51
Downside Capture	138.65
Information Ratio	-1.63

Performance Analysis as of October 31, 2024



	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-0.8	1.7	7.5	19.6	0.5	4.1	—	4.3	Series 6
Series 7	-0.7	2.0	7.8	20.2	1.0	4.6	—	4.8	Series 7
Series 8	-0.7	1.8	7.7	19.9	0.8	4.5	—	4.7	Series 8
Quartile	4	3	2	2	4	3	—	—	Quartile
No. of Funds in Category	731	731	731	724	681	650	409	—	No. of Funds in Category

Portfolio Analysis as of October 31, 2024



Top 10 Holdings	% Assets
Microsoft Corp	1.9
Royal Bank of Canada	1.2
Apple Inc	1.0
Canada (Government of) 3.25% 01-12-2034	0.9
Brookfield Corp Reg Shs -A- Ltd Vtg	0.9
The Toronto-Dominion Bank	0.9
Constellation Software Inc	0.9
Agnico Eagle Mines Ltd	0.8
Canadian Pacific Kansas City Ltd	0.8
Shopify Inc Reg Shs -A- Subord Vtg	0.7
Total % of Top 10 Holdings	9.9
Total Number of Stock Holdings	2,529
Total Number of Bond Holdings	1,499
Total Number of Other Holdings	496
Total Number of Holdings	4,524

Top 5 Sectors	% Equity
Financials	20.5
Information Technology	20.3
Industrials	17.0
Health Care	11.4
Consumer Discretionary	8.4

Fixed Income Breakdown	% Fixed Income
Government Bonds	47.9
Corporate Bonds	44.5
Other Bonds	0.0
Mortgage Backed Securities	3.5
ST Investments (Cash & Other)	3.4
Asset Backed Securities	0.9

Geographic Allocations	% Stocks
United States	44.1
Canada	27.4
United Kingdom	4.3
France	3.0
Japan	2.8

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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.