

# DFS GIF – Growth – Desjardins Wise ETF

**Fund Category**  
Global Neutral Balanced

**Morningstar Return**  
Average

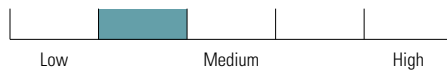
**Morningstar Risk**  
Above Average

**Morningstar Rating™**  
★★★

## Investment Objective

To provide a long-term capital appreciation and, to a lesser extent, generate an income return. Consequently, the Fund invests mainly in exchange-traded funds which themselves invest in equity and fixed-income securities throughout the world.

## Volatility Analysis



## Best 1 Year Return

20.1%  
10-31-2023 to 10-31-2024

## Worst 1 Year Return

-13.7%  
9-30-2021 to 9-30-2022

## Fund Details

Inception Date	November 2020
Series 6 Min. Investment \$	1,000
Series 7 Min. Investment \$	
Series 8 Min. Investment \$	
Subsequent Investment \$	500
Total Assets \$Mil	3.4
Series 6 NAV \$	5.83
Series 6 MER %	2.22
Series 7 NAV \$	—
Series 7 MER %	1.84
Series 8 NAV \$	—
Series 8 MER %	2.01

## Additional Fees

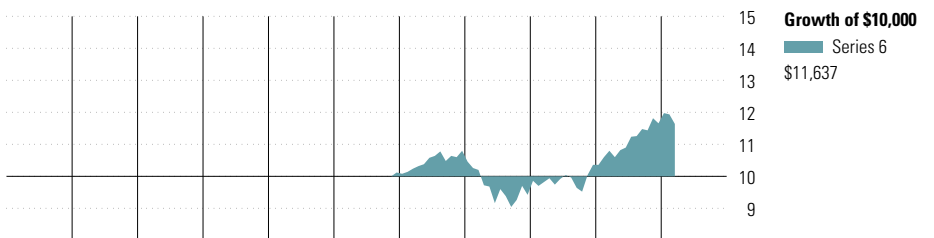
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.25
Helios2 – 100/100 i	1.15

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-2.00
Beta	1.11
R-Squared	99.15
Standard Deviation	9.61
Upside Capture	101.91
Downside Capture	121.66
Information Ratio	-1.45

## Performance Analysis as of March 31, 2025

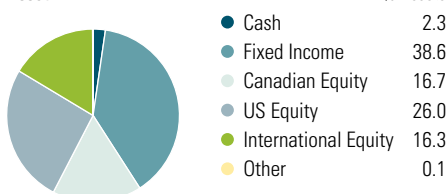


2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
—	—	—	—	—	—	6.7	-12.8	10.0	12.5	-0.2	Series 6
—	—	—	—	—	—	—	—	—	—	—	Series 7
—	—	—	—	—	—	—	—	—	—	—	Series 8

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-2.5	-0.2	1.4	7.8	4.5	—	—	3.6	Series 6
—	—	—	—	—	—	—	—	Series 7
—	—	—	—	—	—	—	—	Series 8
4	4	4	3	3	—	—	—	Quartile
736	736	732	732	682	662	428	—	No. of Funds in Category

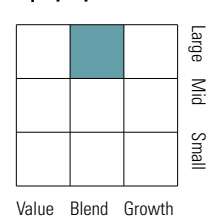
## Portfolio Analysis as of March 31, 2025

### Asset Mix

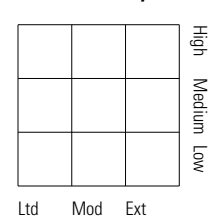


### % Assets

### Equity Style



### Fixed Income Style



## Top 10 Holdings

	% Assets
iShares Broad USD High Yield Corp Bd ETF	5.9
Apple Inc	1.7
Microsoft Corp	1.4
NVIDIA Corp	1.3
Royal Bank of Canada	0.9
Amazon.com Inc	0.9
Shopify Inc Reg Shs -A- Subord Vtg	0.7
Meta Platforms Inc Class A	0.6
The Toronto-Dominion Bank	0.6
Enbridge Inc	0.6
Total % of Top 10 Holdings	14.8
Total Number of Stock Holdings	2,962
Total Number of Bond Holdings	12,485
Total Number of Other Holdings	951
<b>Total Number of Holdings</b>	<b>16,398</b>

## Top 5 Sectors

	% Equity
Financials	21.5
Information Technology	18.0
Industrials	12.8
Consumer Discretionary	9.3
Health Care	7.9

## Fixed Income Breakdown

	% Fixed Income
Government Bonds	52.7
Corporate Bonds	37.3
Other Bonds	0.0
Mortgage Backed Securities	4.3
ST Investments (Cash & Other)	5.1
Asset Backed Securities	0.6

## Geographic Allocations

	% Stocks
United States	44.1
Canada	28.3
Japan	5.0
United Kingdom	3.2
France	2.0

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## Disclosure

### Notes

Series 6A  
Helios2 – 75/75 : S106A  
Helios2 – 75/100 i : M106A  
Helios2 – 100/100 i : T106A  
Helios2 - 75/100 GLWB : G106A  
Series 6B  
Helios2 – 75/75 : S106B  
Helios2 – 75/100 i : M106B  
Helios2 – 100/100 i : T106B  
Helios2 - 75/100 GLWB : G106B  
Series 6C  
Helios2 – 75/75 : S106C  
Helios2 – 75/100 i : M106C  
Helios2 – 100/100 i : T106C  
Helios2 - 75/100 GLWB : G106C  
Series 6D  
Helios2 – 75/75 : S106D  
Helios2 – 75/100 i : M106D  
Helios2 – 100/100 i : T106D  
Series 6E  
Helios2 – 75/75 : S106E  
Helios2 – 75/100 i : M106E  
Helios2 – 100/100 i : T106E

Series 7A  
Helios2 – 75/75 : S107A  
Helios2 – 75/100 i : M107A  
Helios2 – 100/100 i : T107A  
Helios2 - 75/100 GLWB : G107A

Series 8A  
Helios2 – 75/75 : S108A  
Helios2 – 75/100 i : M108A  
Helios2 – 100/100 i : T108A  
Helios2 - 75/100 GLWB : G108A

Series 8B  
Helios2 – 75/75 : S108B  
Helios2 – 75/100 i : M108B  
Helios2 – 100/100 i : T108B  
Helios2 - 75/100 GLWB : G108B

Series 8C  
Helios2 – 75/75 : S108C  
Helios2 – 75/100 i : M108C  
Helios2 – 100/100 i : T108C  
Helios2 - 75/100 GLWB : G108C

Series 8D  
Helios2 – 75/75 : S108D  
Helios2 – 75/100 i : M108D  
Helios2 – 100/100 i : T108D

Series 8E  
Helios2 – 75/75 : S108E  
Helios2 – 75/100 i : M108E

Helios2 – 100/100 i : T108E

### 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 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.