

DFS GIF – Maximum Growth - Desjardins SocieTerra

Fund Category
Global Equity Balanced

Morningstar Return
Below Average

Morningstar Risk
Above Average

Morningstar Rating™
★★

Investment Objective

To achieve long-term capital appreciation. 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

31.0%

3-31-2020 to 3-31-2021

Worst 1 Year Return

-17.2%

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	13.3
Series 6 NAV \$	7.24
Series 6 MER %	2.58
Series 7 NAV \$	7.47
Series 7 MER %	2.13
Series 8 NAV \$	7.39
Series 8 MER %	2.29

Additional Fees

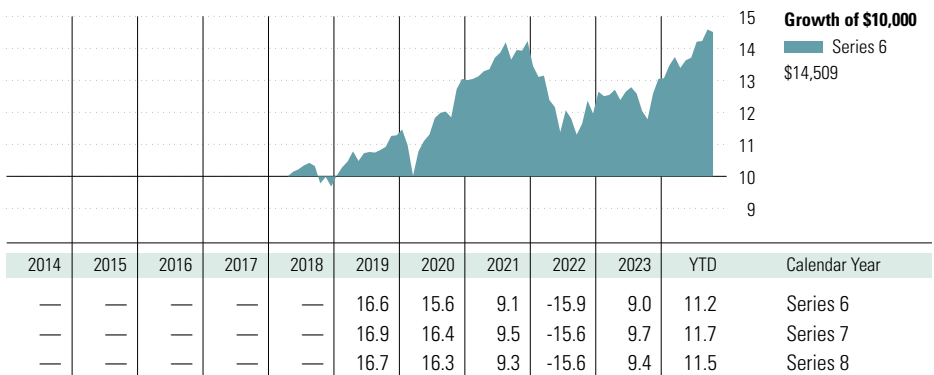
Name	Fee
Helios2 – 75/100 i	0.55
Helios2 – 75/100 GLWB	—
Helios2 – 100/100 i	1.35

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-5.50
Beta	1.13
R-Squared	96.91
Standard Deviation	11.87
Upside Capture	93.14
Downside Capture	133.44
Information Ratio	-2.21

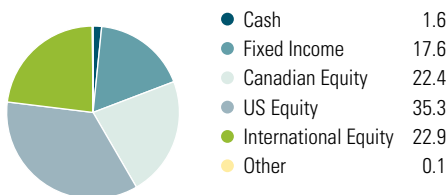
Performance Analysis as of October 31, 2024



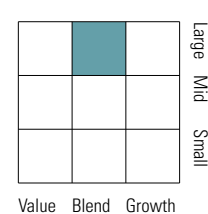
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-0.5	2.1	8.4	23.1	1.3	5.8	—	5.8	Series 6
-0.5	2.0	8.6	23.7	1.8	6.4	—	6.3	Series 7
-0.5	2.2	8.7	23.4	1.6	6.2	—	6.2	Series 8
4	2	2	2	4	3	—	—	Quartile
864	864	864	864	815	800	582	—	No. of Funds in Category

Portfolio Analysis as of October 31, 2024

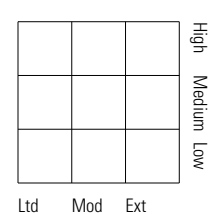
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
Microsoft Corp	2.4
Royal Bank of Canada	1.6
Apple Inc	1.2
Brookfield Corp Reg Shs -A- Ltd Vtg	1.2
The Toronto-Dominion Bank	1.1
Constellation Software Inc	1.1
Agnico Eagle Mines Ltd	1.1
Canadian Pacific Kansas City Ltd	1.1
Shopify Inc Reg Shs -A- Subord Vtg	0.9
JPMorgan Chase & Co	0.9

Total % of Top 10 Holdings	12.5
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	20.6
Information Technology	20.3
Industrials	17.0
Health Care	11.4
Consumer Discretionary	8.3

Fixed Income Breakdown

	% Fixed Income
Government Bonds	46.3
Corporate Bonds	44.9
Other Bonds	0.0
Mortgage Backed Securities	3.2
ST Investments (Cash & Other)	4.9
Asset Backed Securities	1.0

Geographic Allocations

	% Stocks
United States	43.8
Canada	27.8
United Kingdom	4.3
France	3.0
Japan	2.8

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S016A
Helios2 – 75/100 i : M016A
Helios2 – 100/100 i : T016A
Series 6B
Helios2 – 75/75 : S016B
Helios2 – 75/100 i : M016B
Helios2 – 100/100 i : T016B
Series 6C
Helios2 – 75/75 : S016C
Helios2 – 75/100 i : M016C
Helios2 – 100/100 i : T016C
Series 6D
Helios2 – 75/75 : S016D
Helios2 – 75/100 i : M016D
Helios2 – 100/100 i : T016D
Series 6E
Helios2 – 75/75 : S016E
Helios2 – 75/100 i : M016E
Helios2 – 100/100 i : T016E

Series 7A
Helios2 – 75/75 : S017A
Helios2 – 75/100 i : M017A
Helios2 – 100/100 i : T017A

Series 8A
Helios2 – 75/75 : S018A
Helios2 – 75/100 i : M018A
Helios2 – 100/100 i : T018A
Series 8B
Helios2 – 75/75 : S018B
Helios2 – 75/100 i : M018B
Helios2 – 100/100 i : T018B
Series 8C
Helios2 – 75/75 : S018C
Helios2 – 75/100 i : M018C
Helios2 – 100/100 i : T018C
Series 8D
Helios2 – 75/75 : S018D
Helios2 – 75/100 i : M018D
Helios2 – 100/100 i : T018D
Series 8E
Helios2 – 75/75 : S018E
Helios2 – 75/100 i : M018E
Helios2 – 100/100 i : T018E

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 – Maximum 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.