

DFS GIF – Maximum Growth - Desjardins SocieTerra

Fund Category
Global Equity Balanced

Morningstar Return
Average

Morningstar Risk
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	13.7
Series 6 NAV \$	6.24
Series 6 MER %	2.58
Series 7 NAV \$	6.38
Series 7 MER %	2.13
Series 8 NAV \$	6.33
Series 8 MER %	2.29

Additional Fees

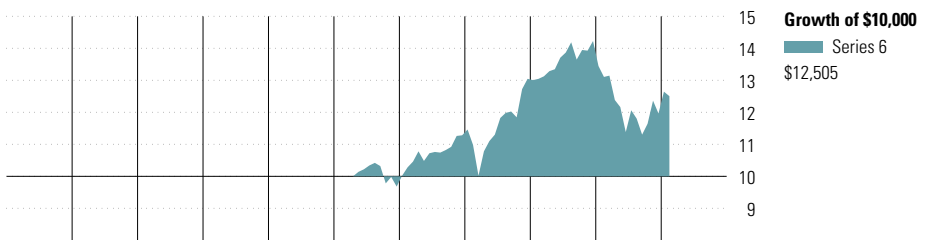
Name	Fee
Helios2 – 75/100 i	0.55
Helios2 – 75/100 GLWB	–
Helios2 – 100/100 i	1.35

Management Company Desjardins Funds
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-2.53
Beta	1.08
R-Squared	96.94
Standard Deviation	13.51
Upside Capture	99.74
Downside Capture	115.09
Information Ratio	-0.91

Performance Analysis as of February 28, 2023

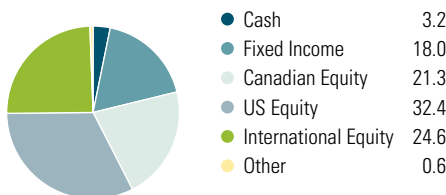


	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	YTD	Calendar Year
Series 6	—	—	—	—	—	—	16.6	15.6	9.1	-15.9	4.5	Series 6
Series 7	—	—	—	—	—	—	16.9	16.4	9.5	-15.6	4.6	Series 7
Series 8	—	—	—	—	—	—	16.7	16.3	9.3	-15.6	4.5	Series 8

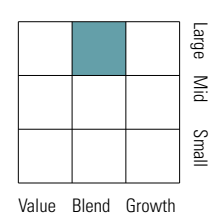
	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-1.1	1.1	5.9	-4.6	4.4	—	—	4.7	Series 6
Series 7	-1.1	1.3	6.2	-4.2	4.9	—	—	5.2	Series 7
Series 8	-1.1	1.1	6.0	-4.4	4.7	—	—	5.0	Series 8
Quartile	2	1	1	3	2	—	—	—	Quartile
No. of Funds in Category	821	821	821	821	801	706	544	—	No. of Funds in Category

Portfolio Analysis as of February 28, 2023

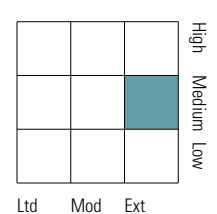
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
Royal Bank of Canada	2.1
Microsoft Corp	2.1
The Toronto-Dominion Bank	1.9
Bank of Montreal	1.2
Canadian Pacific Railway Ltd	1.2
Apple Inc	1.0
Bank of Nova Scotia	0.8
Nutrien Ltd	0.8
Brookfield Corp Reg Shs -A- Ltd Vtg	0.8
Canadian National Railway Co	0.8

Total % of Top 10 Holdings	12.8
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

	% Equity
Financials	20.6
Information Technology	18.2
Industrials	16.5
Health Care	11.8
Consumer Discretionary	8.3

Fixed Income Breakdown

	% Fixed Income
Government Bonds	34.5
Corporate Bonds	51.4
Other Bonds	0.0
Mortgage Backed Securities	0.6
ST Investments (Cash & Other)	13.4
Asset Backed Securities	0.2

Geographic Allocations

	% Stocks
United States	41.4
Canada	27.2
United Kingdom	4.1
France	3.4
Japan	2.9

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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.