

DFS GIF – Balanced – Desjardins Wise ETF

Fund Category Global Neutral Balanced	Morningstar Return N/A	Morningstar Risk N/A	Morningstar Rating™ N/A
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Investment Objective

To achieve a balance between long-term capital appreciation and income. Consequently, the fund invests mainly in exchange-traded funds which themselves invest in fixed-income and equity securities throughout the world.

Volatility Analysis

Best 1 Year Return

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Worst 1 Year Return

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Fund Details

Inception Date	November 2024
Series 6 Min. Investment \$	1,000
Series 7 Min. Investment \$	1,000
Series 8 Min. Investment \$	1,000
Subsequent Investment \$	500
Total Assets \$Mil	0.6
Series 6 NAV \$	4.98
Series 6 MER %	2.30
Series 7 NAV \$	4.98
Series 7 MER %	1.78
Series 8 NAV \$	4.98
Series 8 MER %	1.95

Additional Fees

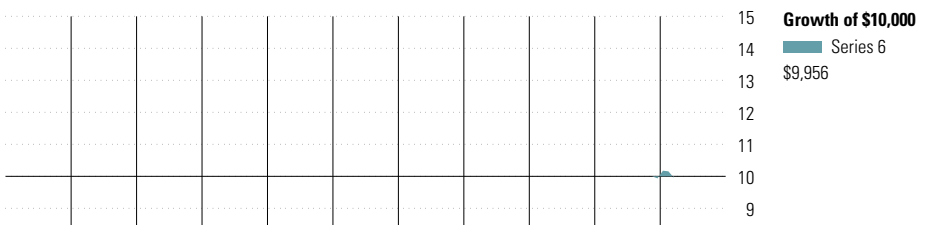
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.20
Helios2 – 100/100 i	0.95

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	3 Yr	—
Beta	—	—
R-Squared	—	—
Standard Deviation	—	—
Upside Capture	—	—
Downside Capture	—	—
Information Ratio	—	—

Performance Analysis as of March 31, 2025

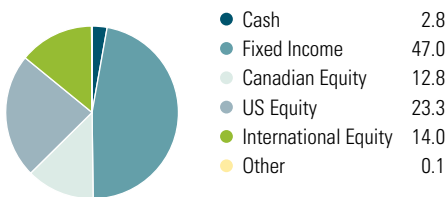


Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
Series 6	—	—	—	—	—	—	—	—	—	—	0.2	Series 6
Series 7	—	—	—	—	—	—	—	—	—	—	—	Series 7
Series 8	—	—	—	—	—	—	—	—	—	—	—	Series 8

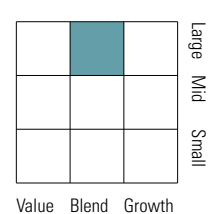
Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-2.0	0.2	—	—	—	—	—	-0.4	Series 6
Series 7	-2.2	0.0	—	—	—	—	—	-0.4	Series 7
Series 8	-2.0	0.0	—	—	—	—	—	-0.4	Series 8
Quartile	3	3	—	—	—	—	—	—	Quartile
No. of Funds in Category	1833	1833	1813	1760	1589	1246	721	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2025

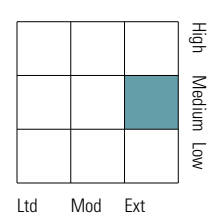
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

Holder	% Assets
iShares Broad USD High Yield Corp Bd ETF	7.1
Apple Inc	1.4
Microsoft Corp	1.2
NVIDIA Corp	1.1
Royal Bank of Canada	0.8
Amazon.com Inc	0.8
Shopify Inc Reg Shs -A- Subord Vtg	0.6
The Toronto-Dominion Bank	0.5
Meta Platforms Inc Class A	0.5
Enbridge Inc	0.5
Total % of Top 10 Holdings	14.6
Total Number of Stock Holdings	2,962
Total Number of Bond Holdings	12,485
Total Number of Other Holdings	951

Total Number of Holdings 16,398

Top 5 Sectors

Sector	% Equity
Financials	21.7
Information Technology	18.2
Industrials	12.3
Consumer Discretionary	8.9
Health Care	8.3

Fixed Income Breakdown

Category	% Fixed Income
Government Bonds	40.2
Corporate Bonds	53.8
Other Bonds	0.0
Mortgage Backed Securities	0.3
ST Investments (Cash & Other)	5.9
Asset Backed Securities	0.0

Geographic Allocations

Region	% Stocks
United States	46.6
Canada	25.6
Japan	5.4
United Kingdom	3.4
Switzerland	2.3

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Disclosure

Notes

Series 6A
 Helios2 – 75/75 : S136A
 Helios2 – 75/100 i : M136A
 Helios2 – 100/100 i : T136A
 Helios2 - 75/100 GLWB : G136A
 Series 6B
 Helios2 – 75/75 : S136B
 Helios2 – 75/100 i : M136B
 Helios2 – 100/100 i : T136B
 Helios2 - 75/100 GLWB : G136B
 Series 6C
 Helios2 – 75/75 : S136C
 Helios2 – 75/100 i : M136C
 Helios2 – 100/100 i : T136C
 Helios2 - 75/100 GLWB : G136C
 Series 6D
 Helios2 – 75/75 : S136D
 Helios2 – 75/100 i : M136D
 Helios2 – 100/100 i : T136D
 Series 6E
 Helios2 – 75/75 : S136E
 Helios2 – 75/100 i : M136E
 Helios2 – 100/100 i : T136E

Series 7A
 Helios2 – 75/75 : S137A
 Helios2 – 75/100 i : M137A
 Helios2 – 100/100 i : T137A
 Helios2 - 75/100 GLWB : G137A

Series 8A
 Helios2 – 75/75 : S138A
 Helios2 – 75/100 i : M138A
 Helios2 – 100/100 i : T138A
 Helios2 - 75/100 GLWB : G138A

Series 8B
 Helios2 – 75/75 : S138B
 Helios2 – 75/100 i : M138B
 Helios2 – 100/100 i : T138B
 Helios2 - 75/100 GLWB : G138B

Series 8C
 Helios2 – 75/75 : S138C
 Helios2 – 75/100 i : M138C
 Helios2 – 100/100 i : T138C
 Helios2 - 75/100 GLWB : G138C

Series 8D
 Helios2 – 75/75 : S138D
 Helios2 – 75/100 i : M138D
 Helios2 – 100/100 i : T138D

Series 8E
 Helios2 – 75/75 : S138E
 Helios2 – 75/100 i : M138E
 Helios2 – 100/100 i : T138E

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 – Balanced – 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.