

DFS GIF – Balanced – Desjardins Wise ETF

Fund Category
Global Neutral Balanced

Morningstar Return
Low

Morningstar Risk
Below Average

Morningstar Rating™
★

Investment Objective

To provide a regular income return and long-term capital appreciation. 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

8.2%
12-31-2022 to 12-31-2023

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 \$	250,000
Series 8 Min. Investment \$	1,000
Subsequent Investment \$	500
Total Assets \$Mil	2.8
Series 6 NAV \$	4.94
Series 6 MER %	2.28
Series 7 NAV \$	—
Series 7 MER %	1.78
Series 8 NAV \$	—
Series 8 MER %	1.94

Additional Fees

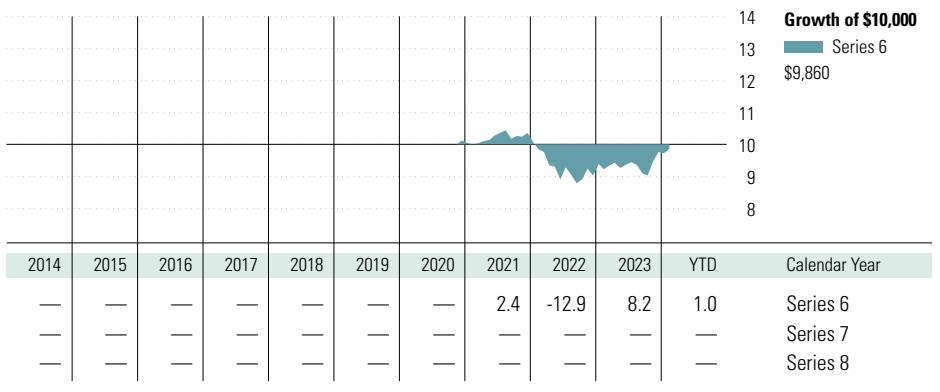
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.15
Helios2 – 100/100 i	0.85

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

3 Yr Alpha	-4.10
Beta	0.93
R-Squared	97.70
Standard Deviation	8.04
Upside Capture	75.88
Downside Capture	107.46
Information Ratio	-3.16

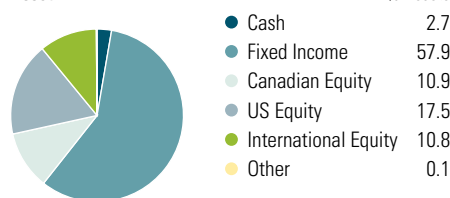
Performance Analysis as of February 29, 2024



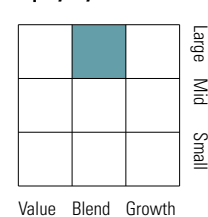
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
1.4	4.2	5.3	6.9	-0.5	—	—	-0.4	Series 6
—	—	—	—	—	—	—	—	Series 7
—	—	—	—	—	—	—	—	Series 8
4	3	4	3	4	—	—	—	Quartile
735	728	728	728	699	662	379	—	No. of Funds in Category

Portfolio Analysis as of February 29, 2024

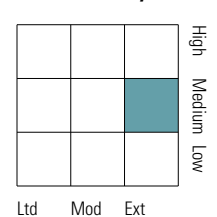
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
Microsoft Corp	1.1
Apple Inc	0.8
Royal Bank of Canada	0.7
Canada (Government of) 0.5% 01-09-2025	0.6
Amazon.com Inc	0.6
The Toronto-Dominion Bank	0.6
Canada (Government of) 0.25% 01-03-2026	0.5
Canada (Government of) 01-06-2030	0.5
Canada (Government of) 1.5% 01-06-2031	0.5
Shopify Inc Reg Shs -A- Subord Vtg	0.5
Total % of Top 10 Holdings	6.3
Total Number of Stock Holdings	7,203
Total Number of Bond Holdings	24,224
Total Number of Other Holdings	2,541
Total Number of Holdings	33,968

Top 5 Sectors

Top 5 Sectors	% Equity
Financials	20.0
Information Technology	17.7
Industrials	13.6
Consumer Discretionary	9.6
Health Care	8.6

Fixed Income Breakdown

Fixed Income Breakdown	% Fixed Income
Government Bonds	58.0
Corporate Bonds	33.2
Other Bonds	0.0
Mortgage Backed Securities	4.0
ST Investments (Cash & Other)	4.4
Asset Backed Securities	0.5

Geographic Allocations

Geographic Allocations	% Stocks
United States	44.7
Canada	27.7
Japan	5.2
United Kingdom	3.1
France	2.1

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Disclosure

Notes

Series 6A

Helios2 – 75/75 : S096A

Helios2 – 75/100 i : M096A

Helios2 – 100/100 i : T096A

Helios2 - 75/100 GLWB : G096A

Series 6B

Helios2 – 75/75 : S096B

Helios2 – 75/100 i : M096B

Helios2 – 100/100 i : T096B

Helios2 - 75/100 GLWB : G096B

Series 6C

Helios2 – 75/75 : S096C

Helios2 – 75/100 i : M096C

Helios2 – 100/100 i : T096C

Helios2 - 75/100 GLWB : G096C

Series 6D

Helios2 – 75/75 : S096D

Helios2 – 75/100 i : M096D

Helios2 – 100/100 i : T096D

Series 6E

Helios2 – 75/75 : S096E

Helios2 – 75/100 i : M096E

Helios2 – 100/100 i : T096E

Series 7A

Helios2 – 75/75 : S097A

Helios2 – 75/100 i : M097A

Helios2 – 100/100 i : T097A

Helios2 - 75/100 GLWB : G097A

Series 8A

Helios2 – 75/75 : S098A

Helios2 – 75/100 i : M098A

Helios2 – 100/100 i : T098A

Helios2 - 75/100 GLWB : G098A

Series 8B

Helios2 – 75/75 : S098B

Helios2 – 75/100 i : M098B

Helios2 – 100/100 i : T098B

Helios2 - 75/100 GLWB : G098B

Series 8C

Helios2 – 75/75 : S098C

Helios2 – 75/100 i : M098C

Helios2 – 100/100 i : T098C

Helios2 - 75/100 GLWB : G098C

Series 8D

Helios2 – 75/75 : S098D

Helios2 – 75/100 i : M098D

Helios2 – 100/100 i : T098D

Series 8E

Helios2 – 75/75 : S098E

Helios2 – 75/100 i : M098E

Helios2 – 100/100 i : T098E

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.