

# DFS GIF – Canadian Balanced – Fiera Capital

**Fund Category** Canadian Equity Balanced      **Morningstar Return** Low      **Morningstar Risk** Low      **Morningstar Rating™** ★★

### Investment Objective

To provide investors with a balance of capital growth and interest income by investing primarily in Canadian fixed income and equity securities.

### Volatility Analysis



**Best 1 Year Return** 24.1%  
02-28-2009 to 02-28-2010

**Worst 1 Year Return** -23.2%  
02-28-2008 to 02-28-2009

### Fund Details

Inception Date November 1995

Series 1 Min. Investment \$ 500

Series 3 Min. Investment \$ 500

Series 5 Min. Investment \$ 500

Subsequent Investment \$ 50

Total Assets \$Mil 205.7

Series 1 NAV \$ 14.92

Series 1 MER % 3.83

Series 3 NAV \$ 17.50

Series 3 MER % 3.19

Series 5 NAV \$ 19.61

Series 5 MER % 2.56

### Additional Fees

Name	Fee
75/100i	0.45
100/100r	0.45
GMWB	0.85
GLWB GLWB2	1.00 1.10

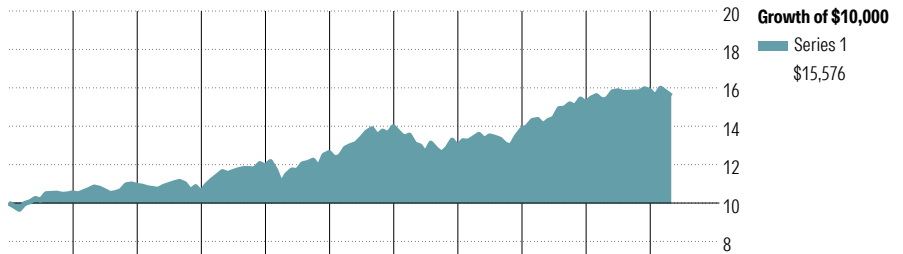
**Management Company** Fiera Capital Inc.

**Web Site** desjardinslifeinsurance.com

### Risk and Return Statistics

Alpha	-5.30
Beta	0.57
R-Squared	71.19
Standard Deviation	5.83
Upside Capture	41.46
Downside Capture	62.35
Information Ratio	-2.31

### Performance Analysis as of March 31, 2026

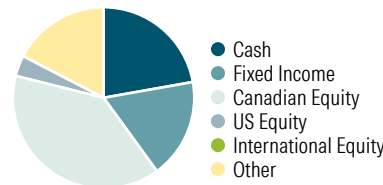


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Series 1	5.3	3.7	-3.3	13.0	6.0	10.7	-7.5	7.0	10.0	4.3	-1.8	as at March 31, 2026
Series 3	6.0	4.3	-2.7	13.8	6.6	11.4	-6.9	7.7	10.6	4.9	-1.6	Series 1
Series 5	6.6	5.0	-2.1	14.5	7.3	12.1	-6.4	8.4	11.3	5.6	-1.5	Series 3

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 1	-2.5	-1.8	-1.3	1.4	5.2	3.9	4.6	3.7	Series 1
Series 3	-2.5	-1.6	-1.0	2.0	5.8	4.6	5.2	3.8	Series 3
Series 5	-2.4	-1.5	-0.7	2.7	6.5	5.3	5.9	4.3	Series 5
Quartile	1	4	4	4	4	4	4	—	Quartile
No. of Funds in Category	500	500	500	500	486	482	372	—	No. of Funds in Category

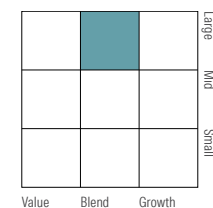
### Portfolio Analysis as of March 31, 2026

#### Asset Mix

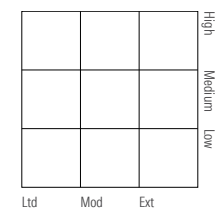


#### % Assets

#### Equity Style



#### Fixed Income Style



#### Top 10 Holdings

Holder	% Assets
Fiera Capital Global Equity	13.4
Fiera Active Short Term Cdn Muni Bd	4.0
Royal Bank of Canada	2.5
Metro Inc	2.1
Restaurant Brands International Inc	2.1
Canadian National Railway Co	2.1
Canada (Government of) 2.5% 01-12-2032	2.1
Intact Financial Corp	1.9
National Bank of Canada	1.9
Canadian Pacific Kansas City Ltd	1.9
Total % of Top 10 Holdings	34.0
Total Number of Stock Holdings	32
Total Number of Bond Holdings	104
Total Number of Other Holdings	56
<b>Total Number of Holdings</b>	<b>192</b>

#### Top 5 Sectors

Sector	% Equity
Financials	26.5
Industrials	25.8
Consumer Staples	15.7
Communication Services	9.7
Information Technology	7.7

#### Fixed Income Breakdown

Category	Percbond
Government Bonds	83.5
Corporate Bonds	15.9
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	0.1
Asset Backed Securities	0.5

#### Geographic Allocations

Region	% Stocks
Canada	91.4
United States	8.6

# DFS GIF – Canadian Balanced – Fiera Capital

## Disclosure

### Notes

Series 5A

75/75: S499

75/100i: M499

100/100r: L499

Series 5B

75/75: S490

75/100i: M490

100/100r: L490

Series 5C

75/75: S495

75/100i: M495

100/100r: L495

### 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 – Canadian Balanced – Fiera. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed

Investment Funds Plan - Helios for more information such as (without limitation) contract features, guarantees and fee options. Helios 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.