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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	215.4
Series 1 NAV \$	15.19
Series 1 MER %	3.83
Series 3 NAV \$	17.79
Series 3 MER %	3.19
Series 5 NAV \$	19.90
Series 5 MER %	2.56

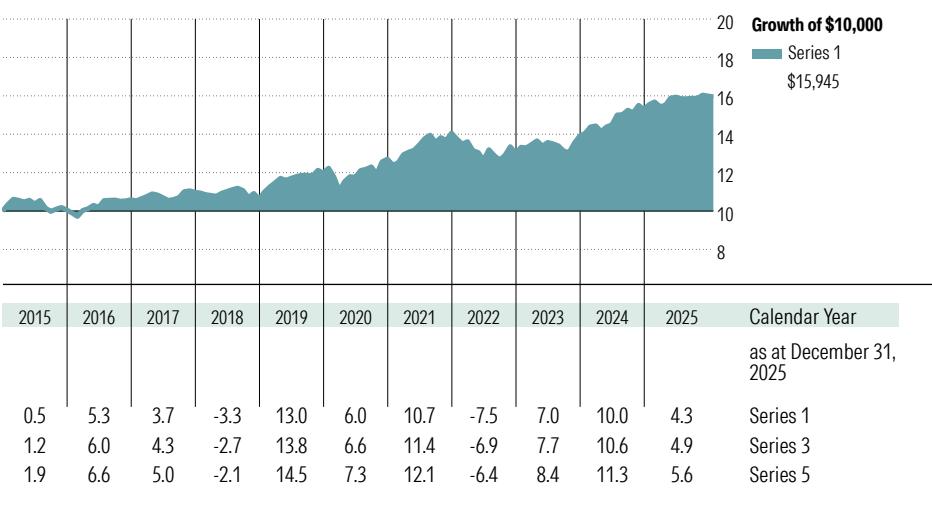
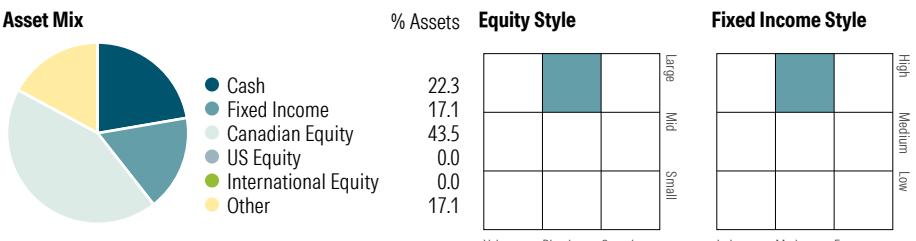
Additional Fees

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

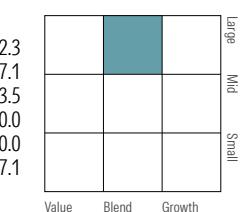
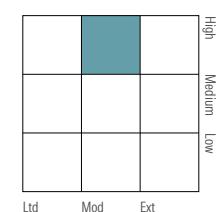
	3 Yr
Alpha	-3.62
Beta	0.53
R-Squared	69.05
Standard Deviation	5.35
Upside Capture	45.57
Downside Capture	55.77
Information Ratio	-2.10

Performance Analysis as of December 31, 2025

Portfolio Analysis as of December 31, 2025

Top 10 Holdings

	% Assets
Fiera Capital Global Equity	13.3
Fiera Active Short Term Cdn Muni Bd	3.8
Royal Bank of Canada	2.7
Quebecor Inc Shs -B- Subord.Voting	2.3
Metro Inc	2.2
Canada (Government of) 2.5% 01-12-2032	2.2
Intact Financial Corp	2.2
Toromont Industries Ltd	2.1
CGI Inc Class A	2.1
National Bank of Canada	2.0

Total Number of Holdings

183

Equity Style

Fixed Income Style

Top 5 Sectors

	% Equity
Financials	26.9
Industrials	26.4
Consumer Staples	15.5
Information Technology	10.4
Communication Services	10.2

Fixed Income Breakdown

	Percbond
Government Bonds	86.2
Corporate Bonds	13.4
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	-0.2
Asset Backed Securities	0.5

Geographic Allocations

	% Stocks
Canada	100.0

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Disclosure

Notes	Disclosure	
Series 5A 75/75: S499 75/100i: M499 100/100r: L499	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.
Series 5B 75/75: S490 75/100i: M490 100/100r: L490		
Series 5C 75/75: S495 75/100i: M495 100/100r: L495		