

DFS GIF – Balanced – Desjardins SocieTerra

Fund Category
Canadian Neutral Balanced

Morningstar Return
Above Average

Morningstar Risk
Below Average

Morningstar Rating™
★★★★

Investment Objective

To achieve a balance between long-term capital appreciation and income by investing primarily in Canadian, and to a lesser extent, foreign equity and fixed-income securities and/or in units of mutual funds which themselves invest primarily in Canadian or foreign equity and fixed-income securities. The Fund follows a socially responsible approach to investing.

Volatility Analysis



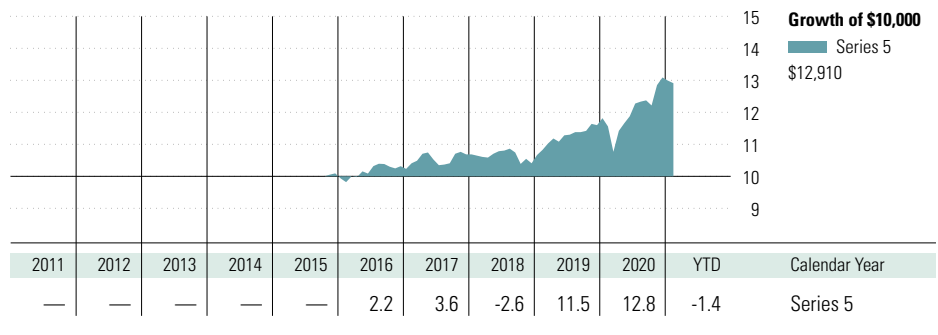
Best 1 Year Return

12.8%
12-31-2019 to 12-31-2020

Worst 1 Year Return

-3.0%
10-31-2017 to 10-31-2018

Performance Analysis as of February 28, 2021



1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-0.6	0.5	4.7	11.7	6.6	5.6	—	5.0	Series 5
4	3	2	1	1	1	—	—	Quartile
1230	1230	1228	1228	897	830	448	—	No. of Funds in Category

Fund Details

Inception Date	October 2015
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	54.5
Series 5 NAV \$	6.50
Series 5 MER %	2.82

Additional Fees

Name	Fee
75/100i	0.45
100/100r	0.45
GMWB	0.80
GLWB GLWB2	0.90 0.95

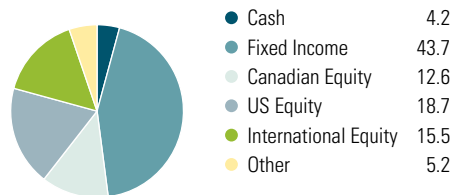
Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

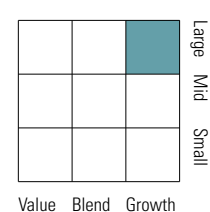
Alpha	0.43	3 Yr
Beta	0.84	
R-Squared	92.04	
Standard Deviation	7.74	
Upside Capture	83.17	
Downside Capture	74.08	
Information Ratio	-0.17	

Portfolio Analysis as of February 28, 2021

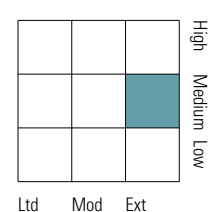
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

Holder	% Assets
Shopify Inc A	1.1
Royal Bank of Canada	1.1
Microsoft Corp	1.1
The Toronto-Dominion Bank	1.0
Canada (Government of) 0.25% 01-02-2023	0.9
Canada (Government of) 0.25% 01-03-2026	0.9
Bank of Nova Scotia	0.7
Apple Inc	0.7
Canadian National Railway Co	0.7
Ontario (Province Of) 2.65% 05-02-2025	0.6
Total % of Top 10 Holdings	9.0
Total Number of Stock Holdings	311
Total Number of Bond Holdings	1,124
Total Number of Other Holdings	138

Total Number of Holdings

1,573

Top 5 Sectors

Sector	% Equity
Information Technology	18.9
Financials	18.6
Industrials	15.1
Health Care	11.1
Consumer Discretionary	9.4

Fixed Income Breakdown

Category	% Fixed Income
Government Bonds	43.5
Corporate Bonds	48.2
Other Bonds	0.0
Mortgage Backed Securities	0.1
ST Investments (Cash & Other)	7.9
Asset Backed Securities	0.2

Geographic Allocations

Region	% Stocks
United States	39.8
Canada	27.0
United Kingdom	4.9
China	3.9
France	3.6

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Disclosure

Notes

Series 5A
75/75: S979
75/100i: M979
100/100r: L979

Series 5B
75/75: S970
75/100i: M970
100/100r: L970

Series 5C
75/75: S975
75/100i: M975
100/100r: L975

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 SocieTerra. 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.