

DFS GIF – Balanced – Desjardins SocieTerra

Fund Category
Global Neutral Balanced

Morningstar Return
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

19.8%
3-31-2020 to 3-31-2021

Worst 1 Year Return

-16.1%
9-30-2021 to 9-30-2022

Fund Details

Inception Date	October 2015
Series 6 Min. Investment \$	1,000
Series 7 Min. Investment \$	250,000
Series 8 Min. Investment \$	1,000
Subsequent Investment \$	500
Total Assets \$Mil	86.2
Series 6 NAV \$	6.01
Series 6 MER %	2.41
Series 7 NAV \$	6.26
Series 7 MER %	1.86
Series 8 NAV \$	5.75
Series 8 MER %	2.07

Additional Fees

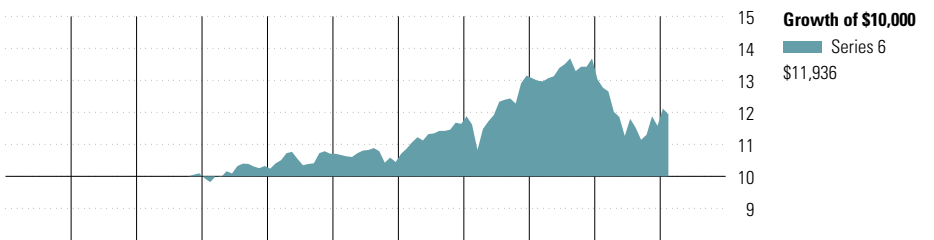
Name	Fee
Helios2 – 75/100 i	0.45
Helios2 – 75/100 GLWB	1.25
Helios2 – 100/100 i	0.95

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-2.68
Beta	1.09
R-Squared	97.04
Standard Deviation	10.68
Upside Capture	96.61
Downside Capture	117.09
Information Ratio	-1.25

Performance Analysis as of February 28, 2023

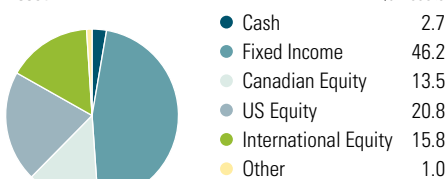


2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	YTD	Calendar Year
—	—	—	2.3	3.7	-2.4	11.4	13.0	4.1	-15.4	3.1	Series 6
—	—	—	2.7	4.3	-1.8	12.0	13.7	4.7	-15.0	3.3	Series 7
—	—	—	—	—	—	11.9	13.4	4.3	-15.1	3.4	Series 8

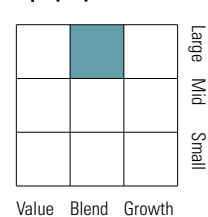
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-1.5	0.5	3.6	-6.5	0.9	2.3	—	2.5	Series 6
-1.4	0.6	3.8	-6.0	1.5	2.9	—	3.1	Series 7
-1.4	0.7	3.8	-6.0	1.3	—	—	2.9	Series 8
3	2	2	4	4	3	—	—	Quartile
720	720	695	691	678	571	353	—	No. of Funds in Category

Portfolio Analysis as of February 28, 2023

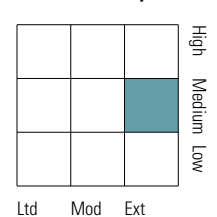
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
Canada (Government of) 1.5% 01-05-2024	2.3
Royal Bank of Canada	1.3
Microsoft Corp	1.3
The Toronto-Dominion Bank	1.2
Bank of Montreal	0.8
Canadian Pacific Railway Ltd	0.8
Canada (Government of) 01-02-2024	0.7
Canada (Government of) 2.75% 01-06-2033	0.7
Apple Inc	0.6
Canada (Government of) 2.75% 01-09-2027	0.6
Total % of Top 10 Holdings	10.3
Total Number of Stock Holdings	649
Total Number of Bond Holdings	1,520
Total Number of Other Holdings	387
Total Number of Holdings	2,556

Top 5 Sectors

Top 5 Sectors	% Equity
Financials	20.5
Information Technology	18.3
Industrials	16.6
Health Care	11.7
Consumer Discretionary	8.3

Fixed Income Breakdown

Fixed Income Breakdown	% Fixed Income
Government Bonds	43.2
Corporate Bonds	50.8
Other Bonds	0.0
Mortgage Backed Securities	0.9
ST Investments (Cash & Other)	4.7
Asset Backed Securities	0.3

Geographic Allocations

Geographic Allocations	% Stocks
United States	41.5
Canada	27.0
United Kingdom	4.1
France	3.4
Japan	2.9

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Disclosure

Notes

Series 6A

Helios2 – 75/75 : S976A

Helios2 – 75/100 i : M976A

Helios2 – 100/100 i : T976A

Helios2 – 75/100 GLWB : G976A

Series 6B

Helios2 – 75/75 : S976B

Helios2 – 75/100 i : M976B

Helios2 – 100/100 i : T976B

Helios2 – 75/100 GLWB : G976B

Series 6C

Helios2 – 75/75 : S976C

Helios2 – 75/100 i : M976C

Helios2 – 100/100 i : T976C

Helios2 – 75/100 GLWB : G976C

Series 6D

Helios2 – 75/75 : S976D

Helios2 – 75/100 i : M976D

Helios2 – 100/100 i : T976D

Series 6E

Helios2 – 75/75 : S976E

Helios2 – 75/100 i : M976E

Helios2 – 100/100 i : T976E

Series 7A

Helios2 – 75/75 : S977A

Helios2 – 75/100 i : M977A

Helios2 – 100/100 i : T977A

Helios2 – 75/100 GLWB : G977A

Series 8A

Helios2 – 75/75 : S978A

Helios2 – 75/100 i : M978A

Helios2 – 100/100 i : T978A

Helios2 – 75/100 GLWB : G978A

Series 8B

Helios2 – 75/75 : S978B

Helios2 – 75/100 i : M978B

Helios2 – 100/100 i : T978B

Helios2 – 75/100 GLWB : G978B

Series 8C

Helios2 – 75/75 : S978C

Helios2 – 75/100 i : M978C

Helios2 – 100/100 i : T978C

Helios2 – 75/100 GLWB : G978C

Series 8D

Helios2 – 75/75 : S978D

Helios2 – 75/100 i : M978D

Helios2 – 100/100 i : T978D

Series 8E

Helios2 – 75/75 : S978E

Helios2 – 75/100 i : M978E

Helios2 – 100/100 i : T978E

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 - 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.