

DFS GIF – Balanced – Desjardins SocieTerra

Fund Category

Global Neutral Balanced

Morningstar Return

Below Average

Morningstar Risk

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	75.9
Series 6 NAV \$	6.76
Series 6 MER %	2.41
Series 7 NAV \$	7.11
Series 7 MER %	1.86
Series 8 NAV \$	6.50
Series 8 MER %	2.07

Additional Fees

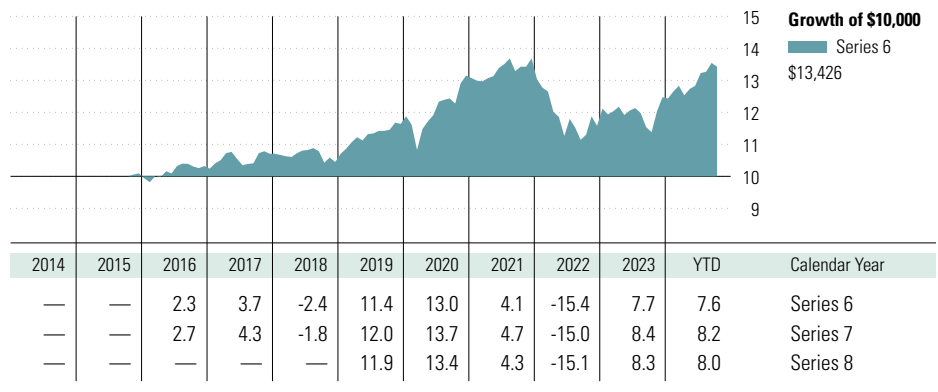
Name	Fee
Helios2 – 75/100 i	0.45
Helios2 – 75/100 GLWB	1.25
Helios2 – 100/100 i	0.95

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

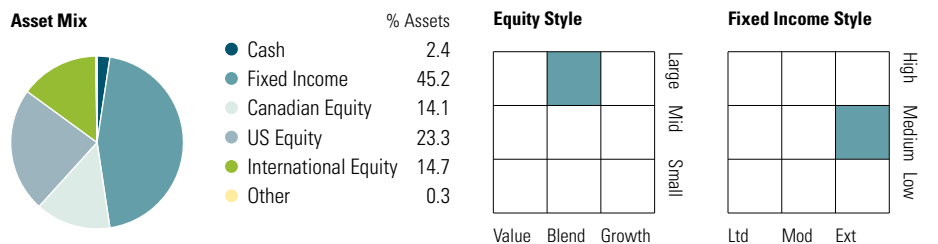
	3 Yr
Alpha	-4.32
Beta	1.12
R-Squared	96.96
Standard Deviation	9.81
Upside Capture	93.82
Downside Capture	132.44
Information Ratio	-2.21

Performance Analysis as of October 31, 2024



	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-0.9	1.5	7.1	18.0	0.0	3.2	—	3.4	Series 6
Series 7	-0.7	1.7	7.4	18.7	0.6	3.8	—	4.0	Series 7
Series 8	-0.8	1.7	7.3	18.4	0.4	3.6	—	4.1	Series 8
Quartile	4	3	3	3	4	4	—	—	Quartile
No. of Funds in Category	731	731	731	724	681	650	409	—	No. of Funds in Category

Portfolio Analysis as of October 31, 2024



Top 10 Holdings	% Assets
Microsoft Corp	1.6
Canada (Government of) 3.25% 01-12-2034	1.3
Royal Bank of Canada	1.0
Apple Inc	0.8
Canada (Government of) 4% 01-05-2026	0.7
Brookfield Corp Reg Shs -A- Ltd Vtg	0.7
The Toronto-Dominion Bank	0.7
Constellation Software Inc	0.7
Agnico Eagle Mines Ltd	0.7
Canadian Pacific Kansas City Ltd	0.7
Total % of Top 10 Holdings	8.9
Total Number of Stock Holdings	2,529
Total Number of Bond Holdings	1,521
Total Number of Other Holdings	515
Total Number of Holdings	4,565

Top 5 Sectors	% Equity
Information Technology	20.7
Financials	20.7
Industrials	17.1
Health Care	11.3
Consumer Discretionary	8.3

Fixed Income Breakdown	% Fixed Income
Government Bonds	49.9
Corporate Bonds	42.8
Other Bonds	0.0
Mortgage Backed Securities	4.2
ST Investments (Cash & Other)	2.9
Asset Backed Securities	0.8

Geographic Allocations	% Stocks
United States	44.7
Canada	27.1
United Kingdom	4.4
France	3.0
Japan	2.6

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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.