

DFS GIF – Global Balanced – Desjardins SocieTerra

Fund Category

Global Neutral Balanced

Morningstar Return

N/A

Morningstar Risk

N/A

Morningstar Rating™

N/A

Investment Objective

To provide long-term capital appreciation and, to a lesser extent, generate an income return. Consequently, the fund invests primarily in units of mutual funds which themselves invest in equity and fixed-income securities throughout the world. The fund follows a responsible approach to investing.

Volatility Analysis



Best 1 Year Return

17.3%

10-31-2023 to 10-31-2024

Worst 1 Year Return

2.8%

11-30-2022 to 11-30-2023

Fund Details

Inception Date	November 2022
Series 6 Min. Investment \$	1,000
Series 7 Min. Investment \$	250,000
Series 8 Min. Investment \$	1,000
Subsequent Investment \$	500
Total Assets \$Mil	1.8
Series 6 NAV \$	5.70
Series 6 MER %	2.70
Series 7 NAV \$	5.67
Series 7 MER %	2.18
Series 8 NAV \$	5.60
Series 8 MER %	2.36

Additional Fees

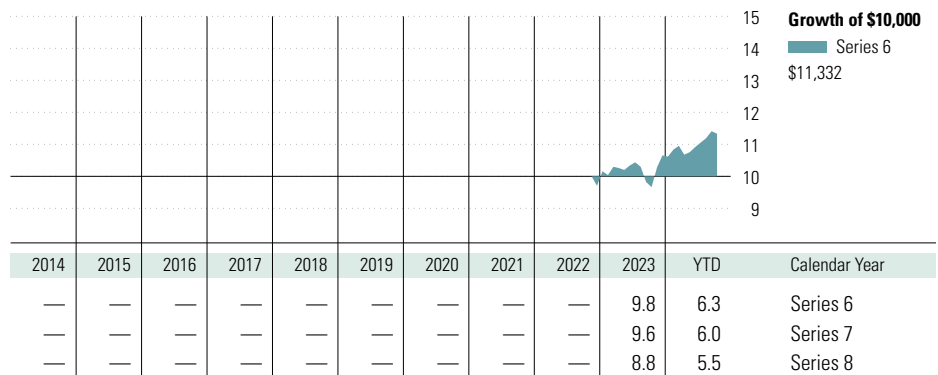
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.35
Helios2 – 100/100 i	1.15

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

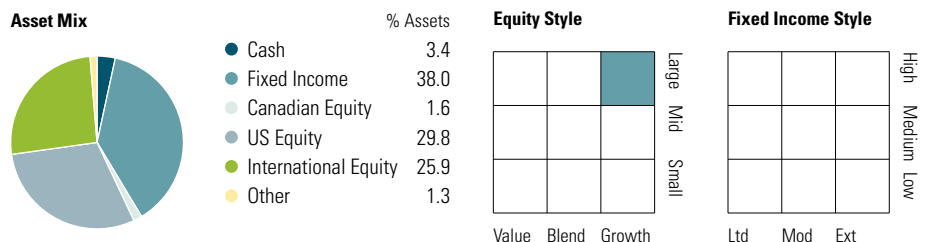
Alpha	3 Yr
Beta	—
R-Squared	—
Standard Deviation	—
Upside Capture	—
Downside Capture	—
Information Ratio	—

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 %
-0.7	2.5	6.1	17.3	—	—	—	7.0	Series 6
-0.9	2.3	5.8	16.9	—	—	—	6.8	Series 7
-0.9	2.2	5.5	16.2	—	—	—	6.1	Series 8
4	1	4	3	—	—	—	—	Quartile
1774	1772	1736	1713	1483	1166	666	—	No. of Funds in Category

Portfolio Analysis as of October 31, 2024



Top 10 Holdings	% Assets
MercadoLibre Inc	2.2
Taiwan Semiconductor Manufacturing	2.2
Microsoft Corp	1.9
ASML Holding NV	1.7
Nu Holdings Ltd Ordinary Shares Class A	1.5
Shopify Inc Reg Shs -A- Subord Vtg	1.5
Schneider Electric SE	1.4
Duolingo Inc	1.4
HDFC Bank Ltd	1.3
Autodesk Inc	1.3
Total % of Top 10 Holdings	16.5
Total Number of Stock Holdings	70
Total Number of Bond Holdings	127
Total Number of Other Holdings	40
Total Number of Holdings	237

Top 5 Sectors	% Equity
Information Technology	24.9
Financials	20.7
Health Care	19.0
Industrials	13.5
Consumer Discretionary	8.9

Fixed Income Breakdown	% Fixed Income
Government Bonds	30.6
Corporate Bonds	64.9
Other Bonds	0.0
Mortgage Backed Securities	0.2
ST Investments (Cash & Other)	5.4
Asset Backed Securities	0.0

Geographic Allocations	% Stocks
United States	52.0
United Kingdom	7.2
Brazil	6.5
Switzerland	4.0
Netherlands	4.0

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S176A
Helios2 – 75/100 i : M176A
Helios2 – 100/100 i : T176A
Helios2 - 75/100 GLWB : G176A
Series 6B
Helios2 – 75/75 : S176B
Helios2 – 75/100 i : M176B
Helios2 – 100/100 i : T176B
Helios2 - 75/100 GLWB : G176B
Series 6C
Helios2 – 75/75 : S176C
Helios2 – 75/100 i : M176C
Helios2 – 100/100 i : T176C
Helios2 - 75/100 GLWB : G176C
Series 6D
Helios2 – 75/75 : S176D
Helios2 – 75/100 i : M176D
Helios2 – 100/100 i : T176D
Series 6E
Helios2 – 75/75 : S176E
Helios2 – 75/100 i : M176E
Helios2 – 100/100 i : T176E

Series 7A
Helios2 – 75/75 : S177A
Helios2 – 75/100 i : M177A
Helios2 – 100/100 i : T177A
Helios2 - 75/100 GLWB : G177A

Series 8A
Helios2 – 75/75 : S178A
Helios2 – 75/100 i : M178A
Helios2 – 100/100 i : T178A
Helios2 - 75/100 GLWB : G178A

Series 8B
Helios2 – 75/75 : S178B
Helios2 – 75/100 i : M178B
Helios2 – 100/100 i : T178B
Helios2 - 75/100 GLWB : G178B

Series 8C
Helios2 – 75/75 : S178C
Helios2 – 75/100 i : M178C
Helios2 – 100/100 i : T178C
Helios2 - 75/100 GLWB : G178C

Series 8D
Helios2 – 75/75 : S178D
Helios2 – 75/100 i : M178D
Helios2 – 100/100 i : T178D

Series 8E
Helios2 – 75/75 : S178E
Helios2 – 75/100 i : M178E

Helios2 – 100/100 i : T178E

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 – Global 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.