

# DFS GIF – Money Market

**Fund Category**  
Canadian Money Market

**Morningstar Return**  
N/A

**Morningstar Risk**  
N/A

**Morningstar Rating™**  
N/A

## Investment Objective

To provide a higher level of interest income that can normally be obtained from savings accounts, combined with a high level of liquidity and safety of capital.

## Volatility Analysis



## Best 1 Year Return

4.4%  
6-30-2023 to 6-30-2024

## Worst 1 Year Return

-1.0%  
4-30-2021 to 4-30-2022

## Fund Details

Inception Date	February 2014
Series 6 Min. Investment \$	1,000
Series 7 Min. Investment \$	250,000
Series 8 Min. Investment \$	1,000
Subsequent Investment \$	500
Total Assets \$Mil	47.2
Series 6 NAV \$	5.59
Series 6 MER %	1.07
Series 7 NAV \$	5.94
Series 7 MER %	0.56
Series 8 NAV \$	5.69
Series 8 MER %	0.73

## Additional Fees

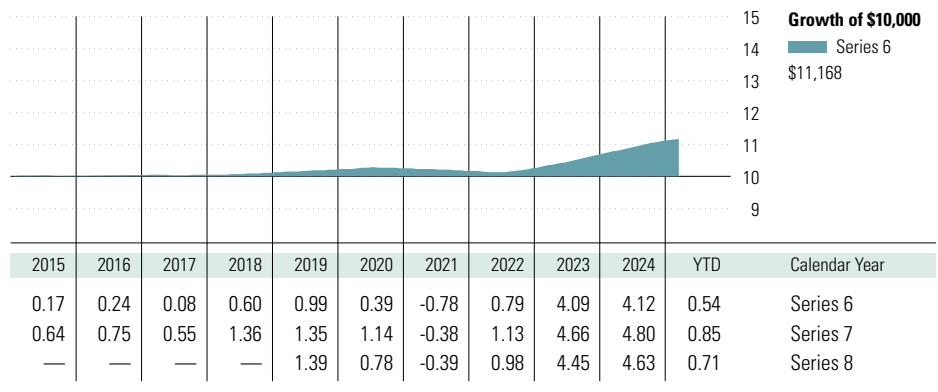
Name	Fee
Helios2 – 75/100 i	0.15
Helios2 – 75/100 GLWB	0.30
Helios2 – 100/100 i	0.30

Management Company	Desjardins Global Asset Management
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

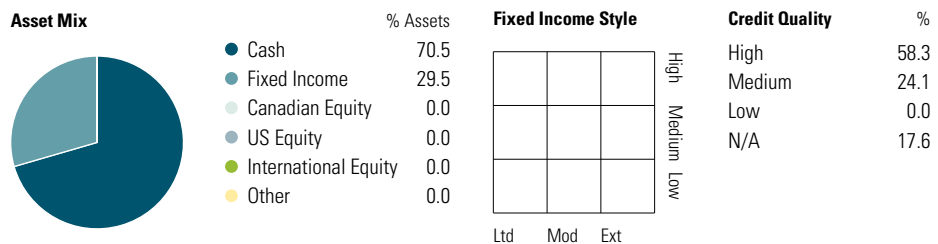
Alpha	-0.68
Beta	0.00
R-Squared	12.40
Standard Deviation	0.50
Upside Capture	81.54
Downside Capture	—
Information Ratio	-2.89

## Performance Analysis as of March 31, 2025



1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
0.18	0.54	1.45	3.52	3.24	1.77	1.08	1.01	Series 6
0.34	0.85	1.89	4.39	3.87	2.34	1.64	1.56	Series 7
0.35	0.71	1.79	4.02	3.65	2.13	—	1.88	Series 8
3	3	2	2	2	3	2	—	Quartile
292	292	292	290	286	284	161	—	No. of Funds in Category

## Portfolio Analysis as of March 31, 2025



Top 10 Holdings	% Assets
Canada (Government of) 0.25% 01-03-2026	7.9
The Toronto-Dominion Bank (ST) 4.344%	5.8
CDP Financial Inc. 0% 09-09-2025	4.8
Ontario (Province Of) 0% 10-09-2025	4.0
Prime Trust 0% 05-09-2025	3.8
North West Redwater Partnership (ST) 0%	3.8
Banner Trust 0% 11-09-2025	3.3
Bank of Montreal 3.03341% 22-01-2026	3.1
Storm King Fdg Tr 0% 08-07-2025	3.0
Banner Trust 0% 30-07-2025	2.8
Total % of Top 10 Holdings	42.2
Total Number of Stock Holdings	0
Total Number of Bond Holdings	12
Total Number of Other Holdings	49
<b>Total Number of Holdings</b>	<b>61</b>

Fixed Income Breakdown	% Fixed Income
Government Bonds	18.5
Corporate Bonds	29.8
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	51.6
Asset Backed Securities	0.0

Cash Breakdown	Cash (%)
Corporate Cash	87.3
Liquid Bonds	3.9
Treasury Bills	11.7
General Cash	-2.8

# DFS GIF – Money Market

## Disclosure

### Notes

Series 6A  
Helios2 – 75/75 : S556A  
Helios2 – 75/100 i : M556A  
Helios2 – 100/100 i : T556A  
Helios2 – 75/100 GLWB : G556A  
Series 6B  
Helios2 – 75/75 : S556B  
Helios2 – 75/100 i : M556B  
Helios2 – 100/100 i : T556B  
Helios2 – 75/100 GLWB : G556B  
Series 6C  
Helios2 – 75/75 : S556C  
Helios2 – 75/100 i : M556C  
Helios2 – 100/100 i : T556C  
Helios2 – 75/100 GLWB : G556C  
Series 6D  
Helios2 – 75/75 : S556D  
Helios2 – 75/100 i : M556D  
Helios2 – 100/100 i : T556D  
Series 6E  
Helios2 – 75/75 : S556E  
Helios2 – 75/100 i : M556E  
Helios2 – 100/100 i : T556E  
  
Series 7A  
Helios2 – 75/75 : S557A  
Helios2 – 75/100 i : M557A  
Helios2 – 100/100 i : T557A  
Helios2 – 75/100 GLWB : G557A  
  
Series 8A  
Helios2 – 75/75 : S558A  
Helios2 – 75/100 i : M558A  
Helios2 – 100/100 i : T558A  
Helios2 – 75/100 GLWB : G558A  
Series 8B  
Helios2 – 75/75 : S558B  
Helios2 – 75/100 i : M558B  
Helios2 – 100/100 i : T558B  
Helios2 – 75/100 GLWB : G558B  
Series 8C  
Helios2 – 75/75 : S558C  
Helios2 – 75/100 i : M558C  
Helios2 – 100/100 i : T558C  
Helios2 – 75/100 GLWB : G558C  
Series 8D  
Helios2 – 75/75 : S558D  
Helios2 – 75/100 i : M558D  
Helios2 – 100/100 i : T558D  
Series 8E  
Helios2 – 75/75 : S558E  
Helios2 – 75/100 i : M558E  
Helios2 – 100/100 i : T558E

### 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 – Money market. 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.