

DFS GIF – Moderate – Desjardins SocieTerra

Fund Category
Global Fixed Income Balanced

Morningstar Return
Low

Morningstar Risk
High

Morningstar Rating™
★

Investment Objective

To provide income and a moderate long-term capital appreciation by investing primarily in Canadian and 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 responsible approach to investing.

Volatility Analysis



Best 1 Year Return

6.9%
12-31-2022 to 12-31-2023

Worst 1 Year Return

-15.7%
9-30-2021 to 9-30-2022

Fund Details

Inception Date	November 2020
Series 6 Min. Investment \$	1,000
Series 7 Min. Investment \$	250,000
Series 8 Min. Investment \$	1,000
Subsequent Investment \$	500
Total Assets \$Mil	8.0
Series 6 NAV \$	4.70
Series 6 MER %	2.41
Series 7 NAV \$	—
Series 7 MER %	1.90
Series 8 NAV \$	—
Series 8 MER %	2.02

Additional Fees

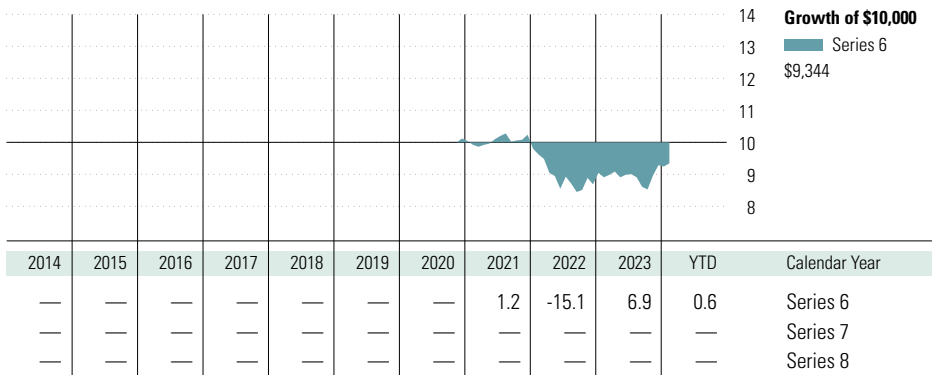
Name	Fee
Helios2 – 75/100 i	0.40
Helios2 – 75/100 GLWB	1.15
Helios2 – 100/100 i	0.90

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	3 Yr	-2.17
Beta		1.25
R-Squared		96.99
Standard Deviation		8.64
Upside Capture		109.70
Downside Capture		140.01
Information Ratio		-1.19

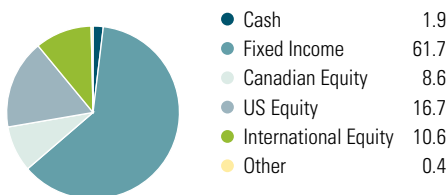
Performance Analysis as of February 29, 2024



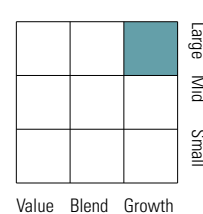
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
1.1	4.2	4.9	4.9	-2.0	—	—	-1.9	Series 6
—	—	—	—	—	—	—	—	Series 7
—	—	—	—	—	—	—	—	Series 8
4	1	4	3	4	—	—	—	Quartile
272	272	272	272	272	255	147	—	No. of Funds in Category

Portfolio Analysis as of February 29, 2024

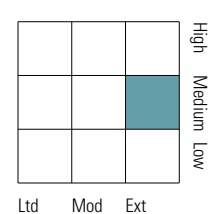
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
Canada (Government of) 1.5% 01-04-2025	2.2
Canada (Government of) 1.5% 01-06-2031	1.4
Canada (Government of) 1.25% 01-06-2030	1.3
Microsoft Corp	1.2
Bank NS Halifax 2.95% 08-03-2027	0.9
Ontario (Province Of) 4.7% 02-06-2037	0.9
Canada Housing Tr No 25% 15-12-2031	0.9
Royal Bank of Canada	0.7
Canada Hsg Tr No 1 1.95% 15-12-2025	0.7
Canada (Government of) 2% 01-06-2032	0.6
Total % of Top 10 Holdings	10.7
Total Number of Stock Holdings	650
Total Number of Bond Holdings	1,605
Total Number of Other Holdings	443
Total Number of Holdings	2,698

Top 5 Sectors

	% Equity
Financials	20.7
Information Technology	20.0
Industrials	18.3
Health Care	11.8
Consumer Discretionary	8.2

Fixed Income Breakdown

	% Fixed Income
Government Bonds	52.8
Corporate Bonds	42.7
Other Bonds	0.0
Mortgage Backed Securities	2.6
ST Investments (Cash & Other)	1.7
Asset Backed Securities	0.2

Geographic Allocations

	% Stocks
United States	46.5
Canada	24.0
United Kingdom	4.5
France	3.4
Japan	3.3

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S056A
Helios2 – 75/100 i : M056A
Helios2 – 100/100 i : T056A
Helios2 - 75/100 GLWB : G056A
Series 6B
Helios2 – 75/75 : S056B
Helios2 – 75/100 i : M056B
Helios2 – 100/100 i : T056B
Helios2 - 75/100 GLWB : G056B
Series 6C
Helios2 – 75/75 : S056C
Helios2 – 75/100 i : M056C
Helios2 – 100/100 i : T056C
Helios2 - 75/100 GLWB : G056C
Series 6D
Helios2 – 75/75 : S056D
Helios2 – 75/100 i : M056D
Helios2 – 100/100 i : T056D
Series 6E
Helios2 – 75/75 : S056E
Helios2 – 75/100 i : M056E
Helios2 – 100/100 i : T056E

Series 7A
Helios2 – 75/75 : S057A
Helios2 – 75/100 i : M057A
Helios2 – 100/100 i : T057A
Helios2 - 75/100 GLWB : G057A

Series 8A
Helios2 – 75/75 : S058A
Helios2 – 75/100 i : M058A
Helios2 – 100/100 i : T058A
Helios2 - 75/100 GLWB : G058A

Series 8B
Helios2 – 75/75 : S058B
Helios2 – 75/100 i : M058B
Helios2 – 100/100 i : T058B
Helios2 - 75/100 GLWB : G058B

Series 8C
Helios2 – 75/75 : S058C
Helios2 – 75/100 i : M058C
Helios2 – 100/100 i : T058C
Helios2 - 75/100 GLWB : G058C

Series 8D
Helios2 – 75/75 : S058D
Helios2 – 75/100 i : M058D
Helios2 – 100/100 i : T058D

Series 8E
Helios2 – 75/75 : S058E
Helios2 – 75/100 i : M058E
Helios2 – 100/100 i : T058E

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 – Moderate – 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.