

# 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

15.4%  
10-31-2023 to 10-31-2024

## 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	5.0
Series 6 NAV \$	4.95
Series 6 MER %	2.41
Series 7 NAV \$	—
Series 7 MER %	1.90
Series 8 NAV \$	—
Series 8 MER %	2.02

## Additional Fees

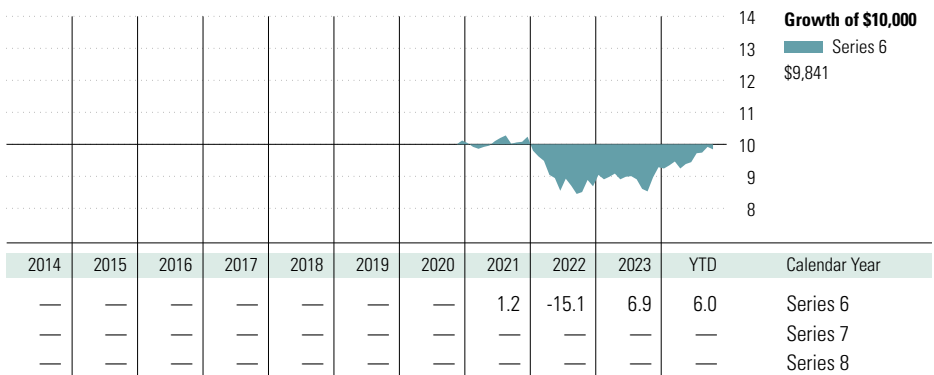
Name	Fee
Helios2 – 75/100 i	0.40
Helios2 – 75/100 GLWB	1.15
Helios2 – 100/100 i	0.90

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-1.87
Beta	1.25
R-Squared	97.08
Standard Deviation	8.88
Upside Capture	111.05
Downside Capture	138.72
Information Ratio	-1.07

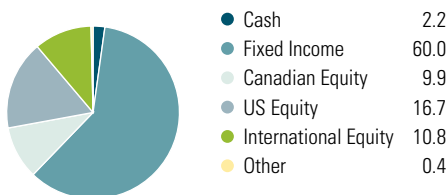
## Performance Analysis as of October 31, 2024



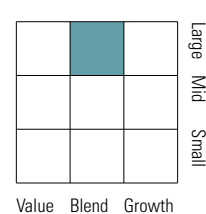
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-0.8	1.2	6.5	15.4	-0.7	—	—	-0.3	Series 6
—	—	—	—	—	—	—	—	Series 7
—	—	—	—	—	—	—	—	Series 8
3	3	3	2	4	—	—	—	Quartile
271	271	271	271	267	255	150	—	No. of Funds in Category

## Portfolio Analysis as of October 31, 2024

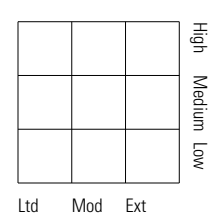
### Asset Mix



### Equity Style



### Fixed Income Style



## Top 10 Holdings

	% Assets
Canada (Government of) 3.25% 01-12-2034	1.8
Microsoft Corp	1.2
Canada (Government of) 4% 01-05-2026	1.1
Ontario (Province Of) 3.65% 02-06-2033	0.9
Canada (Government of) 1.5% 01-06-2031	0.8
Royal Bank of Canada	0.7
Ontario (Province Of) 4.6% 02-06-2039	0.7
Canada (Government of) 3% 01-04-2026	0.6
Apple Inc	0.6
NHA MBS 3.94% 01-01-2029	0.5
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
<b>Total Number of Holdings</b>	<b>4,565</b>

## Top 5 Sectors

	% Equity
Information Technology	20.3
Financials	20.2
Industrials	17.0
Health Care	11.7
Consumer Discretionary	8.4

## Fixed Income Breakdown

	% Fixed Income
Government Bonds	50.5
Corporate Bonds	42.8
Other Bonds	0.0
Mortgage Backed Securities	3.9
ST Investments (Cash & Other)	2.4
Asset Backed Securities	0.7

## Geographic Allocations

	% Stocks
United States	44.7
Canada	26.4
United Kingdom	4.4
France	3.2
Japan	3.0

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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.