

# DFS GIF – Canadian Bond

**Fund Category**  
Canadian Fixed Income

**Morningstar Return**  
Average

**Morningstar Risk**  
Average

**Morningstar Rating™**  
★★★

## Investment Objective

To provide regular income and capital security by investing in a portfolio of fixed-income securities from the Canadian bond market.

## Volatility Analysis



## Best 1 Year Return

12.4%

9-30-2023 to 9-30-2024

## Worst 1 Year Return

-12.8%

6-30-2021 to 6-30-2022

## 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	93.4
Series 6 NAV \$	5.33
Series 6 MER %	1.69
Series 7 NAV \$	5.62
Series 7 MER %	1.14
Series 8 NAV \$	5.44
Series 8 MER %	1.35

## Additional Fees

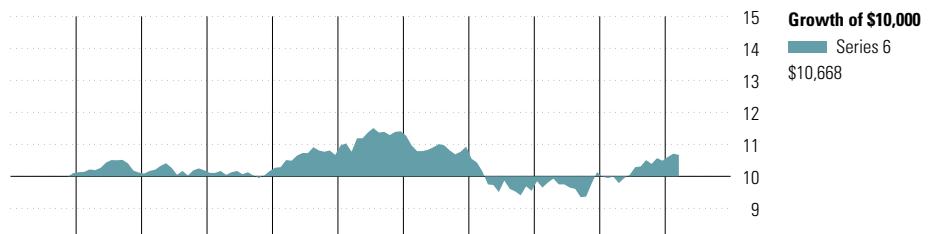
Name	Fee
Helios2 – 75/100 i	0.20
Helios2 – 75/100 GLWB	0.55
Helios2 – 100/100 i	0.45

Management Company	Desjardins Global Asset Management
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

3 Yr	
Alpha	-0.48
Beta	1.06
R-Squared	98.59
Standard Deviation	7.00
Upside Capture	101.47
Downside Capture	108.94
Information Ratio	-0.66

## Performance Analysis as of March 31, 2025

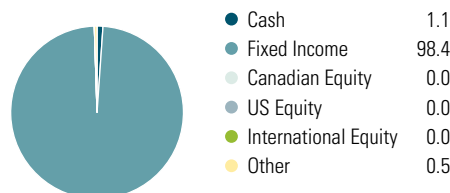


2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
—	0.2	0.7	-0.2	4.9	6.9	-4.2	-12.6	6.1	3.6	1.7	Series 6
—	0.7	1.3	0.2	5.8	7.5	-3.7	-12.2	6.7	4.3	1.8	Series 7
—	—	—	—	5.3	7.3	-4.0	-12.3	6.4	4.1	1.7	Series 8

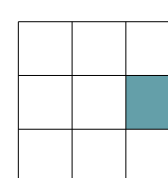
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-0.4	1.7	1.5	6.8	1.7	-0.2	—	0.7	Series 6
-0.4	1.8	1.8	7.5	2.3	0.4	—	1.2	Series 7
-0.4	1.7	1.7	7.1	2.0	0.1	—	1.2	Series 8
1	1	1	1	1	2	—	—	Quartile
444	444	429	429	417	410	268	—	No. of Funds in Category

## Portfolio Analysis as of March 31, 2025

### Asset Mix



### Fixed Income Style



### Credit Quality

Credit Quality	%
High	59.7
Medium	36.1
Low	0.2
N/A	4.0

## Top 10 Holdings

	% Assets
Canada (Government of) 3.25% 01-12-2034	4.0
Canada (Government of) 1.5% 01-06-2031	2.7
Quebec (Province Of) 5% 01-12-2041	2.4
Ontario (Province Of) 4.7% 02-06-2037	2.4
Canada (Government of) 1.5% 01-12-2031	2.2
Canada (Government of) 4% 01-05-2026	2.1
Canada (Government of) 4% 01-08-2026	2.1
Canada (Government of) 2.75% 01-09-2027	1.9
Quebec (Province Of) 5.75% 01-12-2036	1.8
Ontario (Province Of) 4.65% 02-06-2041	1.5
Total % of Top 10 Holdings	23.1
Total Number of Stock Holdings	0
Total Number of Bond Holdings	319
Total Number of Other Holdings	181

**Total Number of Holdings 500**

## Fixed Income Breakdown

	% Fixed Income
Government Bonds	53.1
Corporate Bonds	38.3
Other Bonds	0.0
Mortgage Backed Securities	7.9
ST Investments (Cash & Other)	0.8
Asset Backed Securities	0.0

## Geographic Allocations

	% Stocks
Canada	97.0
United States	2.1
Germany	0.8
France	0.1

# DFS GIF – Canadian Bond

## Disclosure

### Notes

Series 6A  
Helios2 – 75/75 : S956A  
Helios2 – 75/100 i : M956A  
Helios2 – 100/100 i : T956A  
Helios2 – 75/100 GLWB : G956A  
Series 6B  
Helios2 – 75/75 : S956B  
Helios2 – 75/100 i : M956B  
Helios2 – 100/100 i : T956B  
Helios2 – 75/100 GLWB : G956B  
Series 6C  
Helios2 – 75/75 : S956C  
Helios2 – 75/100 i : M956C  
Helios2 – 100/100 i : T956C  
Helios2 – 75/100 GLWB : G956C  
Series 6D  
Helios2 – 75/75 : S956D  
Helios2 – 75/100 i : M956D  
Helios2 – 100/100 i : T956D  
Series 6E  
Helios2 – 75/75 : S956E  
Helios2 – 75/100 i : M956E  
Helios2 – 100/100 i : T956E

Series 7A  
Helios2 – 75/75 : S957A  
Helios2 – 75/100 i : M957A  
Helios2 – 100/100 i : T957A  
Helios2 – 75/100 GLWB : G957A

Series 8A  
Helios2 – 75/75 : S958A  
Helios2 – 75/100 i : M958A  
Helios2 – 100/100 i : T958A  
Helios2 – 75/100 GLWB : G958A

Series 8B  
Helios2 – 75/75 : S958B  
Helios2 – 75/100 i : M958B  
Helios2 – 100/100 i : T958B  
Helios2 – 75/100 GLWB : G958B

Series 8C  
Helios2 – 75/75 : S958C  
Helios2 – 75/100 i : M958C  
Helios2 – 100/100 i : T958C  
Helios2 – 75/100 GLWB : G958C

Series 8D  
Helios2 – 75/75 : S958D  
Helios2 – 75/100 i : M958D  
Helios2 – 100/100 i : T958D

Series 8E  
Helios2 – 75/75 : S958E  
Helios2 – 75/100 i : M958E  
Helios2 – 100/100 i : T958E

### 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 – Canadian Bond. 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.