

# DFS GIF – Global Tactical Bond – Desjardins

**Fund Category**  
Multi-Sector Fixed Income

**Morningstar Return**  
Average

**Morningstar Risk**  
High

**Morningstar Rating™**  
★★★

## Investment Objective

The objective of this Fund is to provide a high income return and some long-term capital appreciation by investing primarily in fixed-income securities of issuers throughout the world.

## Volatility Analysis



## Best 1 Year Return

16.8%

10-31-2023 to 10-31-2024

## Worst 1 Year Return

-17.4%

9-30-2021 to 9-30-2022

## Fund Details

Inception Date	September 2019
Series 6 Min. Investment \$	1,000
Series 7 Min. Investment \$	250,000
Series 8 Min. Investment \$	1,000
Subsequent Investment \$	500
Total Assets \$Mil	15.6
Series 6 NAV \$	5.35
Series 6 MER %	2.06
Series 7 NAV \$	5.50
Series 7 MER %	1.58
Series 8 NAV \$	5.45
Series 8 MER %	1.75

## Additional Fees

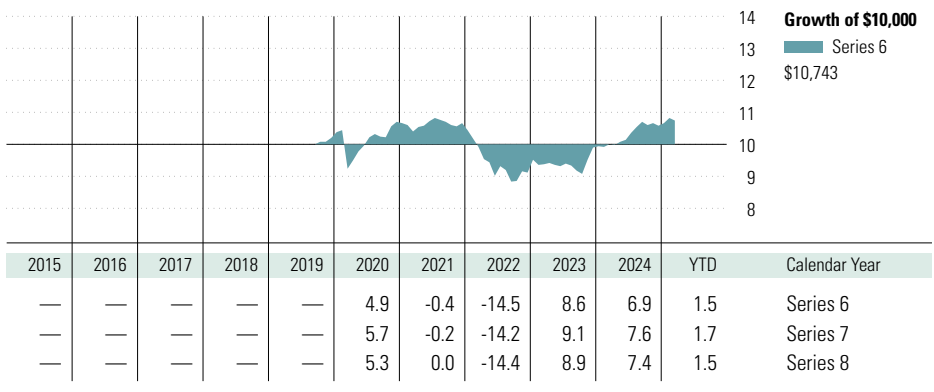
Name	Fee
Helios2 – 75/100 i	0.45
Helios2 – 75/100 GLWB	1.10
Helios2 – 100/100 i	0.95

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

3 Yr	
Alpha	-0.03
Beta	0.83
R-Squared	46.22
Standard Deviation	7.40
Upside Capture	92.24
Downside Capture	88.22
Information Ratio	0.02

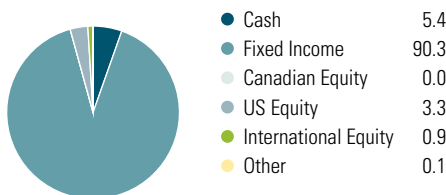
## Performance Analysis as of March 31, 2025



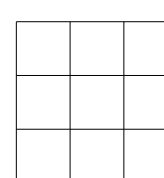
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-0.7	1.5	0.4	7.4	2.7	3.1	—	1.2	Series 6
-0.7	1.7	0.5	8.1	3.2	3.5	—	1.7	Series 7
-0.7	1.5	0.6	7.7	3.0	3.4	—	1.6	Series 8
4	1	3	1	2	3	—	—	Quartile
352	347	331	328	305	252	111	—	No. of Funds in Category

## Portfolio Analysis as of March 31, 2025

### Asset Mix



### Fixed Income Style



### Credit Quality

Credit Quality	%
High	26.5
Medium	1.9
Low	4.0
N/A	67.6

### Top 10 Holdings

Top 10 Holdings	% Assets
Federal National Mortg Asso 0% 25-06-2054	8.6
US Treasury Bonds 4% 15-11-2052	3.0
Amsurg	2.8
US Treasury Bonds 4.625% 15-02-2055	2.4
Eurosail-UK 2007-1NC PL 2.993% 13-12-2041	1.9
Canada (Government of) 0% 27-08-2025	1.5
Ivory Coast (Republic Of) 5.25% 22-03-2030	1.5
Egypt (Arab Republic of) 4.75% 16-04-2026	1.4
Stepstone Grp Midco 2, Bl, FR 05-12-2031	1.3
Ecopetrol S.A. 8.625% 19-01-2029	1.3
Total % of Top 10 Holdings	25.8
Total Number of Stock Holdings	11
Total Number of Bond Holdings	319
Total Number of Other Holdings	89
<b>Total Number of Holdings</b>	<b>419</b>

### Fixed Income Breakdown

Fixed Income Breakdown	% Fixed Income
Government Bonds	36.1
Corporate Bonds	43.0
Other Bonds	0.0
Mortgage Backed Securities	22.8
ST Investments (Cash & Other)	-10.0
Asset Backed Securities	7.3

### Geographic Allocations

Geographic Allocations	% Stocks
United States	46.2
United Kingdom	10.1
Germany	3.8
Ireland	3.6
Romania	3.6

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## Disclosure

### Notes

Series 6A  
Helios2 – 75/75 : S026A  
Helios2 – 75/100 i : M026A  
Helios2 – 100/100 i : T026A  
Helios2 – 75/100 GLWB : G026A  
Series 6B  
Helios2 – 75/75 : S026B  
Helios2 – 75/100 i : M026B  
Helios2 – 100/100 i : T026B  
Helios2 – 75/100 GLWB : G026B  
Series 6C  
Helios2 – 75/75 : S026C  
Helios2 – 75/100 i : M026C  
Helios2 – 100/100 i : T026C  
Helios2 – 75/100 GLWB : G026C  
Series 6D  
Helios2 – 75/75 : S026D  
Helios2 – 75/100 i : M026D  
Helios2 – 100/100 i : T026D  
Series 6E  
Helios2 – 75/75 : S026E  
Helios2 – 75/100 i : M026E  
Helios2 – 100/100 i : T026E

Series 7A  
Helios2 – 75/75 : S027A  
Helios2 – 75/100 i : M027A  
Helios2 – 100/100 i : T027A  
Helios2 – 75/100 GLWB : G027A

Series 8A  
Helios2 – 75/75 : S028A  
Helios2 – 75/100 i : M028A  
Helios2 – 100/100 i : T028A  
Helios2 – 75/100 GLWB : G028A

Series 8B  
Helios2 – 75/75 : S028B  
Helios2 – 75/100 i : M028B  
Helios2 – 100/100 i : T028B  
Helios2 – 75/100 GLWB : G028B

Series 8C  
Helios2 – 75/75 : S028C  
Helios2 – 75/100 i : M028C  
Helios2 – 100/100 i : T028C  
Helios2 – 75/100 GLWB : G028C

Series 8D  
Helios2 – 75/75 : S028D  
Helios2 – 75/100 i : M028D  
Helios2 – 100/100 i : T028D

Series 8E  
Helios2 – 75/75 : S028E  
Helios2 – 75/100 i : M028E  
Helios2 – 100/100 i : T028E

### 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 Tactical Bond – Desjardins. 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.