

DFS GIF – Canadian Income and Growth – CI

Fund Category
Global Neutral Balanced

Morningstar Return
Above Average

Morningstar Risk
Above Average

Morningstar Rating™
★★★★

Investment Objective

The objective of this Fund is to provide a steady flow of current income while preserving capital by obtaining exposure primarily to equity, equity related and fixed income securities of Canadian issuers.

Volatility Analysis



Best 1 Year Return

27.4%

3-31-2020 to 3-31-2021

Worst 1 Year Return

-10.6%

2-28-2015 to 2-29-2016

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	118.6
Series 6 NAV \$	8.74
Series 6 MER %	2.56
Series 7 NAV \$	9.26
Series 7 MER %	2.03
Series 8 NAV \$	7.47
Series 8 MER %	2.24

Additional Fees

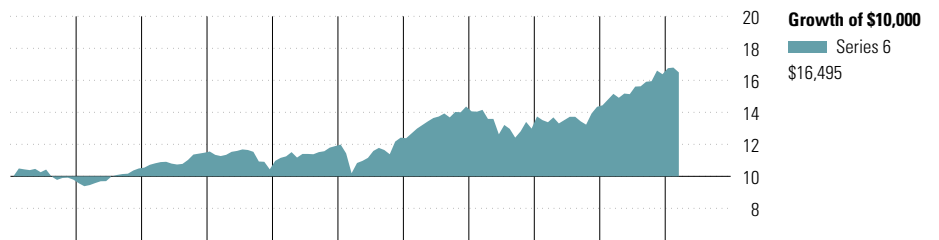
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.55
Helios2 – 100/100 i	1.35

Management Company	CI Investments Inc
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.28
Beta	1.13
R-Squared	91.56
Standard Deviation	10.13
Upside Capture	103.70
Downside Capture	117.20
Information Ratio	-0.37

Performance Analysis as of March 31, 2025

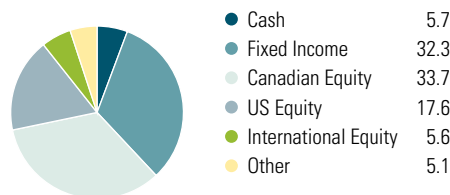


2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
-2.1	7.2	9.4	-9.0	13.9	4.4	15.7	-9.6	10.5	14.2	0.7	Series 6
-1.6	7.7	9.9	-8.4	14.5	4.9	16.3	-9.1	11.1	14.9	0.8	Series 7
—	—	—	—	14.2	4.7	16.0	-9.3	10.8	14.7	0.7	Series 8

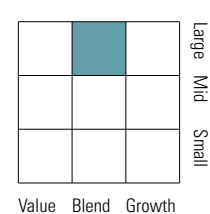
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-1.8	0.7	3.7	8.8	5.2	10.1	4.7	5.2	Series 6
-1.7	0.8	3.9	9.5	5.8	10.7	5.2	5.7	Series 7
-1.8	0.7	3.8	9.2	5.6	10.4	—	6.0	Series 8
2	2	1	2	2	1	2	—	Quartile
736	736	732	732	682	662	428	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2025

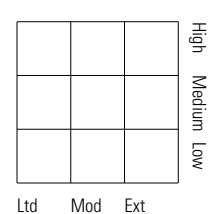
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
Manulife Financial Corp	2.6
Fairfax Financial Hldgs Shs Subord.Vtg	1.9
Enbridge Inc	1.9
Wheaton Precious Metals Corp	1.8
Shopify Inc Reg Shs -A- Subord Vtg	1.7
The Toronto-Dominion Bank	1.4
Canadian Natural Resources Ltd	1.4
Bank of Nova Scotia	1.4
Agnico Eagle Mines Ltd	1.4
Suncor Energy Inc	1.3

Total % of Top 10 Holdings	16.7
Total Number of Stock Holdings	138
Total Number of Bond Holdings	358
Total Number of Other Holdings	180

Total Number of Holdings 676

Top 5 Sectors

	% Equity
Financials	30.9
Energy	12.4
Industrials	12.3
Information Technology	10.8
Materials	7.2

Fixed Income Breakdown

	% Fixed Income
Government Bonds	22.4
Corporate Bonds	62.7
Other Bonds	0.0
Mortgage Backed Securities	0.2
ST Investments (Cash & Other)	13.5
Asset Backed Securities	1.3

Geographic Allocations

	% Stocks
Canada	59.5
United States	31.1
United Kingdom	3.8
Germany	1.4
Japan	1.2

DFS GIF – Canadian Income and Growth – CI

Disclosure

Notes

Series 6A

Helios2 – 75/75 : S856A

Helios2 – 75/100 i : M856A

Helios2 – 100/100 i : T856A

Helios2 – 75/100 GLWB : G856A

Series 6B

Helios2 – 75/75 : S856B

Helios2 – 75/100 i : M856B

Helios2 – 100/100 i : T856B

Helios2 – 75/100 GLWB : G856B

Series 6C

Helios2 – 75/75 : S856C

Helios2 – 75/100 i : M856C

Helios2 – 100/100 i : T856C

Helios2 – 75/100 GLWB : G856C

Series 6D

Helios2 – 75/75 : S856D

Helios2 – 75/100 i : M856D

Helios2 – 100/100 i : T856D

Series 6E

Helios2 – 75/75 : S856E

Helios2 – 75/100 i : M856E

Helios2 – 100/100 i : T856E

Series 7A

Helios2 – 75/75 : S857A

Helios2 – 75/100 i : M857A

Helios2 – 100/100 i : T857A

Helios2 – 75/100 GLWB : G857A

Series 8A

Helios2 – 75/75 : S858A

Helios2 – 75/100 i : M858A

Helios2 – 100/100 i : T858A

Helios2 – 75/100 GLWB : G858A

Series 8B

Helios2 – 75/75 : S858B

Helios2 – 75/100 i : M858B

Helios2 – 100/100 i : T858B

Helios2 – 75/100 GLWB : G858B

Series 8C

Helios2 – 75/75 : S858C

Helios2 – 75/100 i : M858C

Helios2 – 100/100 i : T858C

Helios2 – 75/100 GLWB : G858C

Series 8D

Helios2 – 75/75 : S858D

Helios2 – 75/100 i : M858D

Helios2 – 100/100 i : T858D

Series 8E

Helios2 – 75/75 : S858E

Helios2 – 75/100 i : M858E

Helios2 – 100/100 i : T858E

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 – Income and Growth – CI. 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.