

# DFS GIF – Dividend Income – Desjardins

**Fund Category**  
Canadian Equity Balanced

**Morningstar Return**  
Average

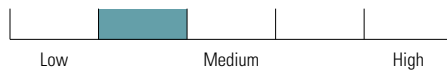
**Morningstar Risk**  
Above Average

**Morningstar Rating™**  
★★

## Investment Objective

The objective of this Fund is to provide a high level of income, mostly in the form of dividends, and, to a lesser degree, long-term capital appreciation by investing primarily in Canadian, and to a lesser extent, foreign income-producing securities.

## Volatility Analysis



## Best 1 Year Return

26.1%  
10-31-2020 to 10-31-2021

## Worst 1 Year Return

-7.5%  
10-31-2019 to 10-31-2020

## 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	115.1
Series 6 NAV \$	6.55
Series 6 MER %	2.40
Series 7 NAV \$	6.72
Series 7 MER %	1.91
Series 8 NAV \$	6.66
Series 8 MER %	2.08

## Additional Fees

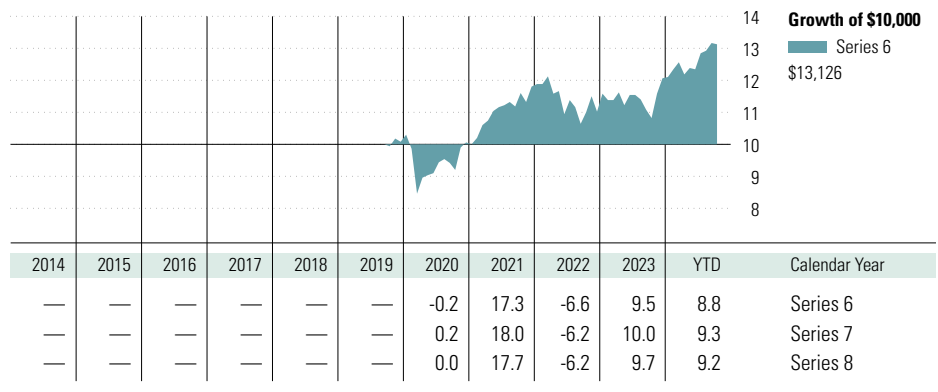
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	—
Helios2 – 100/100 i	1.35

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

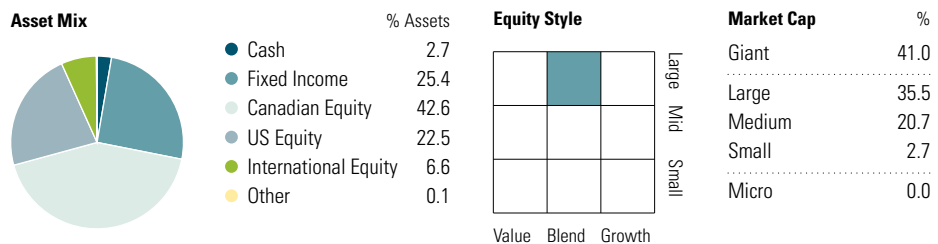
	3 Yr
Alpha	-2.39
Beta	0.98
R-Squared	90.83
Standard Deviation	10.92
Upside Capture	89.44
Downside Capture	104.18
Information Ratio	-0.79

## 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 %
Series 6	-0.3	2.2	7.7	21.3	4.2	5.7	—	5.4	Series 6
Series 7	-0.3	2.3	8.0	22.0	4.7	6.3	—	6.0	Series 7
Series 8	-0.1	2.3	8.1	21.8	4.6	6.1	—	5.8	Series 8
Quartile	3	2	3	2	2	3	—	—	Quartile
No. of Funds in Category	451	451	451	449	420	292	213	—	No. of Funds in Category

## Portfolio Analysis as of October 31, 2024



Top 10 Holdings	% Assets
Royal Bank of Canada	4.1
Bank of Montreal	2.3
Canadian Pacific Kansas City Ltd	2.1
Brookfield Infrastructure Partners LP	2.0
Brookfield Asset Mgmt Ltd Ordinary Share	2.0
Canadian Natural Resources Ltd	2.0
Enbridge Inc	1.9
Canada (Government of) 3.25% 01-12-2034	1.9
Bank of Nova Scotia	1.9
Amazon.com Inc	1.8
Total % of Top 10 Holdings	22.0
Total Number of Stock Holdings	61
Total Number of Bond Holdings	195
Total Number of Other Holdings	76
<b>Total Number of Holdings</b>	<b>332</b>

Global Equity Sectors	% Equity
Financials	28.9
Industrials	12.1
Information Technology	11.8
Energy	9.4
Consumer Discretionary	7.9
Materials	7.1
Consumer Staples	6.8
Health Care	6.0
Communication Services	4.8
Utilities	2.9
Real Estate	2.4
Unclassified	0.0

Geographic Allocations	% Stocks
Canada	59.4
United States	31.4
France	4.7
United Kingdom	3.8
Netherlands	0.7

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## Disclosure

### Notes

Series 6A  
Helios2 – 75/75 : S036A  
Helios2 – 75/100 i : M036A  
Helios2 – 100/100 i : T036A  
Series 6B  
Helios2 – 75/75 : S036B  
Helios2 – 75/100 i : M036B  
Helios2 – 100/100 i : T036B  
Series 6C  
Helios2 – 75/75 : S036C  
Helios2 – 75/100 i : M036C  
Helios2 – 100/100 i : T036C  
Series 6D  
Helios2 – 75/75 : S036D  
Helios2 – 75/100 i : M036D  
Helios2 – 100/100 i : T036D  
Series 6E  
Helios2 – 75/75 : S036E  
Helios2 – 75/100 i : M036E  
Helios2 – 100/100 i : T036E

Series 7A  
Helios2 – 75/75 : S037A  
Helios2 – 75/100 i : M037A  
Helios2 – 100/100 i : T037A

Series 8A  
Helios2 – 75/75 : S038A  
Helios2 – 75/100 i : M038A  
Helios2 – 100/100 i : T038A  
Series 8B  
Helios2 – 75/75 : S038B  
Helios2 – 75/100 i : M038B  
Helios2 – 100/100 i : T038B  
Series 8C  
Helios2 – 75/75 : S038C  
Helios2 – 75/100 i : M038C  
Helios2 – 100/100 i : T038C  
Series 8D  
Helios2 – 75/75 : S038D  
Helios2 – 75/100 i : M038D  
Helios2 – 100/100 i : T038D  
Series 8E  
Helios2 – 75/75 : S038E  
Helios2 – 75/100 i : M038E  
Helios2 – 100/100 i : T038E

### 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 – Dividend Income – 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.