

DFS GIF – U.S. Monthly Income – Fidelity

Fund Category
Global Neutral Balanced

Morningstar Return
Above Average

Morningstar Risk
Low

Morningstar Rating™
★★★★

Investment Objective

To achieve a combination of a steady flow of income and the potential for capital gains by investing in a mix of U. S. income-producing securities.

Volatility Analysis



Best 1 Year Return

20.8%
11-30-2023 to 11-30-2024

Worst 1 Year Return

-7.4%
8-31-2021 to 8-31-2022

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	37.2
Series 6 NAV \$	8.31
Series 6 MER %	2.73
Series 7 NAV \$	8.74
Series 7 MER %	2.23
Series 8 NAV \$	7.80
Series 8 MER %	2.39

Additional Fees

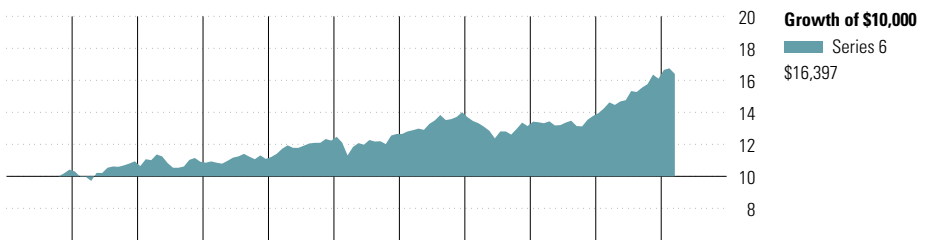
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	–
Helios2 – 100/100 i	1.05

Management Company	Fidelity Investments Canada
Web Site	desjardinslifeinsurance. com

Risk and Return Statistics

	3 Yr
Alpha	1.39
Beta	0.71
R-Squared	76.85
Standard Deviation	6.99
Upside Capture	82.32
Downside Capture	63.40
Information Ratio	0.20

Performance Analysis as of March 31, 2025

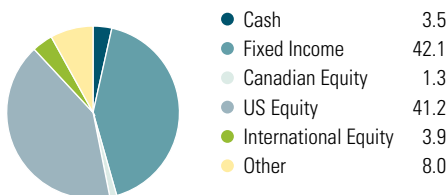


	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
—	5.0	-0.2	1.6	10.3	3.4	10.8	-6.2	4.8	16.9	1.8	Series 6	
—	5.6	0.3	2.3	10.6	4.1	11.2	-5.7	5.3	17.6	2.0	Series 7	
—	—	—	—	10.6	3.7	11.1	-5.9	5.2	17.3	2.0	Series 8	

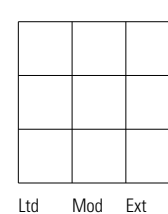
	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
—	-2.1	1.8	5.5	12.1	7.2	7.7	—	5.5	Series 6
—	-2.0	2.0	5.8	12.8	7.7	8.3	—	6.1	Series 7
—	-2.0	2.0	5.7	12.6	7.5	8.1	—	6.6	Series 8
3	1	1	1	1	1	2	—	—	Quartile
736	736	732	732	682	662	428	—	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2025

Asset Mix



Fixed Income Style



Credit Quality

High	0.5
Medium	9.9
Low	7.7
N/A	81.9

Top 10 Holdings

	% Assets
JPMorgan Chase & Co	1.6
Gold	1.4
Exxon Mobil Corp	1.2
US Treasury Notes 4% 31-10-2029	1.2
US Treasury Notes 3.875% 15-08-2033	1.0
US Treasury Notes 2.75% 15-08-2032	1.0
US Treasury Notes 4.25% 30-06-2031	1.0
Walmart Inc	0.9
UnitedHealth Group Inc	0.9
US Treasury Notes 4% 31-07-2030	0.9

Total % of Top 10 Holdings	11.0
Total Number of Stock Holdings	264
Total Number of Bond Holdings	2,328
Total Number of Other Holdings	832
Total Number of Holdings	3,424

Fixed Income Breakdown

	% Fixed Income
Government Bonds	26.2
Corporate Bonds	48.9
Other Bonds	0.0
Mortgage Backed Securities	14.3
ST Investments (Cash & Other)	6.6
Asset Backed Securities	4.0

Geographic Allocations

	% Stocks
United States	82.2
Cayman Isles	1.7
Mexico	1.7
United Kingdom	0.9
Canada	0.9

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S966A
Helios2 – 75/100 i : M966A
Helios2 – 100/100 i : T966A
Series 6B
Helios2 – 75/75 : S966B
Helios2 – 75/100 i : M966B
Helios2 – 100/100 i : T966B
Series 6C
Helios2 – 75/75 : S966C
Helios2 – 75/100 i : M966C
Helios2 – 100/100 i : T966C
Series 6D
Helios2 – 75/75 : S966D
Helios2 – 75/100 i : M966D
Helios2 – 100/100 i : T966D
Series 6E
Helios2 – 75/75 : S966E
Helios2 – 75/100 i : M966E
Helios2 – 100/100 i : T966E

Series 7A
Helios2 – 75/75 : S967A
Helios2 – 75/100 i : M967A
Helios2 – 100/100 i : T967A

Series 8A
Helios2 – 75/75 : S968A
Helios2 – 75/100 i : M968A
Helios2 – 100/100 i : T968A
Series 8B
Helios2 – 75/75 : S968B
Helios2 – 75/100 i : M968B
Helios2 – 100/100 i : T968B
Series 8C
Helios2 – 75/75 : S968C
Helios2 – 75/100 i : M968C
Helios2 – 100/100 i : T968C
Series 8D
Helios2 – 75/75 : S968D
Helios2 – 75/100 i : M968D
Helios2 – 100/100 i : T968D
Series 8E
Helios2 – 75/75 : S968E
Helios2 – 75/100 i : M968E
Helios2 – 100/100 i : T968E

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 – U.S. Monthly Income – Fidelity. 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.