

DFS GIF – Growth

Fund Category
Global Equity Balanced

Morningstar Return
Average

Morningstar Risk
Below Average

Morningstar Rating™
★★★★

Investment Objective

To emphasize appreciation of capital while still generating some income by investing in a number of different fixed income and equity underlying funds.

Volatility Analysis



Best 1 Year Return

22.2%
10-31-2023 to 10-31-2024

Worst 1 Year Return

-13.1%
9-30-2021 to 9-30-2022

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	162.0
Series 6 NAV \$	9.12
Series 6 MER %	2.39
Series 7 NAV \$	9.63
Series 7 MER %	1.88
Series 8 NAV \$	7.74
Series 8 MER %	2.03

Additional Fees

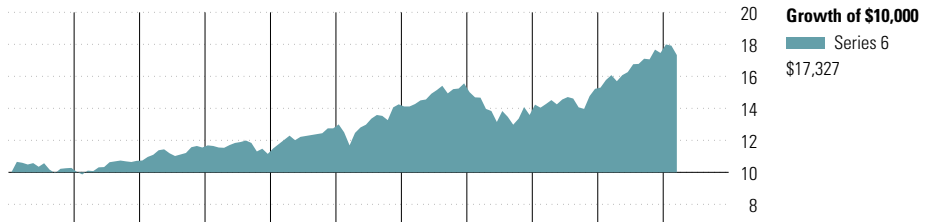
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.30
Helios2 – 100/100 i	1.05

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-2.73
Beta	0.97
R-Squared	98.07
Standard Deviation	10.25
Upside Capture	90.80
Downside Capture	109.37
Information Ratio	-2.11

Performance Analysis as of March 31, 2025

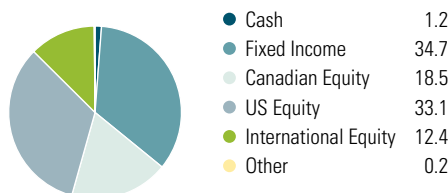


2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
2.8	4.3	7.8	-3.5	14.3	11.8	9.2	-12.7	12.0	14.7	-0.8	Series 6
3.2	4.8	8.4	-3.1	15.0	12.3	9.8	-12.3	12.7	15.3	-0.7	Series 7
—	—	—	—	14.8	12.2	9.6	-12.4	12.5	15.1	-0.6	Series 8

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-3.3	-0.8	1.3	7.8	5.7	8.2	5.0	5.6	Series 6
-3.2	-0.7	1.6	8.3	6.2	8.8	5.6	6.1	Series 7
-3.1	-0.6	1.6	8.3	6.1	8.6	—	6.5	Series 8
4	4	3	3	2	3	2	—	Quartile
861	861	848	848	814	792	579	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2025

Asset Mix



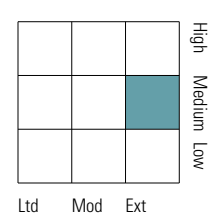
Top 10 Holdings

	% Assets
BlackRock CDN US Equity Index Class D	26.1
DGIA Canadian Bond	21.2
Desjardins Canadian Equity I	9.5
Beutel Goodman Fundamental Cdn Eq I	9.4
Desjardins Global Dividend I	8.9
Desjardins Global Managed Bond I	8.8
Desjardins Enhanced Bond I	5.3
Desjardins Overseas Equity I	4.8
Desjardins Overseas Equity Growth I	4.7
Desjardins Global Small Cap Eq I	0.9
Total % of Top 10 Holdings	99.6
Total Number of Portfolio Holdings	13
Total Number of Stock Holdings	6,347
Total Number of Bond Holdings	2,003
Total Number of Other Holdings	643
Total Number of Underlying Holdings	8,993

Equity Style



Fixed Income Style



Top 5 Sectors

	% Equity
Information Technology	21.0
Financials	19.7
Industrials	12.6
Consumer Discretionary	10.2
Health Care	8.5

Fixed Income Breakdown

	% Fixed Income
Government Bonds	57.3
Corporate Bonds	35.3
Other Bonds	0.0
Mortgage Backed Securities	6.1
ST Investments (Cash & Other)	1.4
Asset Backed Securities	0.3

Geographic Allocations

	% Stocks
United States	51.7
Canada	28.9
France	3.2
United Kingdom	2.9
Japan	2.5

DFS GIF – Growth

Disclosure

Notes

Series 6A
Helios2 – 75/75 : S936A
Helios2 – 75/100 i : M936A
Helios2 – 100/100 i : T936A
Helios2 – 75/100 GLWB : G936A
Series 6B
Helios2 – 75/75 : S936B
Helios2 – 75/100 i : M936B
Helios2 – 100/100 i : T936B
Helios2 – 75/100 GLWB : G936B
Series 6C
Helios2 – 75/75 : S936C
Helios2 – 75/100 i : M936C
Helios2 – 100/100 i : T936C
Helios2 – 75/100 GLWB : G936C
Series 6D
Helios2 – 75/75 : S936D
Helios2 – 75/100 i : M936D
Helios2 – 100/100 i : T936D
Series 6E
Helios2 – 75/75 : S936E
Helios2 – 75/100 i : M936E
Helios2 – 100/100 i : T936E

Series 7A
Helios2 – 75/75 : S937A
Helios2 – 75/100 i : M937A
Helios2 – 100/100 i : T937A
Helios2 – 75/100 GLWB : G937A

Series 8A
Helios2 – 75/75 : S938A
Helios2 – 75/100 i : M938A
Helios2 – 100/100 i : T938A
Helios2 – 75/100 GLWB : G938A

Series 8B
Helios2 – 75/75 : S938B
Helios2 – 75/100 i : M938B
Helios2 – 100/100 i : T938B
Helios2 – 75/100 GLWB : G938B

Series 8C
Helios2 – 75/75 : S938C
Helios2 – 75/100 i : M938C
Helios2 – 100/100 i : T938C
Helios2 – 75/100 GLWB : G938C

Series 8D
Helios2 – 75/75 : S938D
Helios2 – 75/100 i : M938D
Helios2 – 100/100 i : T938D

Series 8E
Helios2 – 75/75 : S938E
Helios2 – 75/100 i : M938E
Helios2 – 100/100 i : T938E

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 – Growth. 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.