

DFS GIF – Maximum Growth

Fund Category
Global Equity Balanced

Morningstar Return
Above Average

Morningstar Risk
Above Average

Morningstar Rating™
★★★★

Investment Objective

To maximize the 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

27.4%
3-31-2020 to 3-31-2021

Worst 1 Year Return

-13.0%
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	35.5
Series 6 NAV \$	10.28
Series 6 MER %	2.45
Series 7 NAV \$	10.91
Series 7 MER %	1.88
Series 8 NAV \$	8.41
Series 8 MER %	2.13

Additional Fees

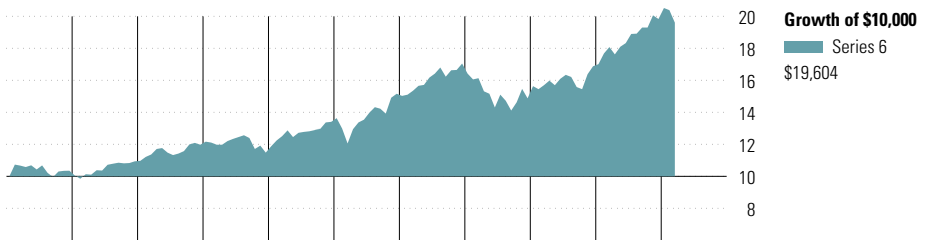
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	—
Helios2 – 100/100 i	1.35

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-2.15
Beta	1.06
R-Squared	98.65
Standard Deviation	11.18
Upside Capture	100.99
Downside Capture	118.45
Information Ratio	-1.42

Performance Analysis as of March 31, 2025

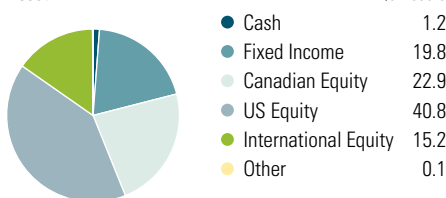


2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
3.5	5.7	9.5	-4.1	16.8	13.1	12.5	-12.8	13.5	17.5	-1.2	Series 6
4.0	6.0	10.1	-3.6	17.3	13.8	13.1	-12.2	14.1	18.2	-1.1	Series 7
—	—	—	—	17.2	13.5	12.9	-12.4	13.7	17.9	-1.1	Series 8

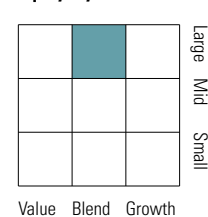
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-3.8	-1.2	1.6	8.4	6.7	10.2	6.3	6.7	Series 6
-3.8	-1.1	1.8	9.0	7.3	10.8	6.8	7.3	Series 7
-3.8	-1.1	1.7	8.8	7.1	10.6	—	7.8	Series 8
4	4	3	2	2	2	1	—	Quartile
861	861	848	848	814	792	579	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2025

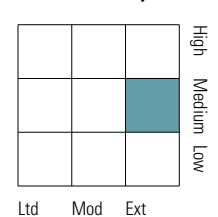
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
BlackRock CDN US Equity Index Class D	32.3
DGIA Canadian Bond	12.1
Desjardins Canadian Equity I	11.8
Beutel Goodman Fundamental Cdn Eq I	11.7
Desjardins Global Dividend I	11.0
Desjardins Overseas Equity I	6.0
Desjardins Overseas Equity Growth I	5.8
Desjardins Global Managed Bond I	5.0
Desjardins Enhanced Bond I	3.0
Desjardins Global Small Cap Eq I	0.9

Total % of Top 10 Holdings	% Assets
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

Top 5 Sectors

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 Breakdown	% Fixed Income
Government Bonds	57.8
Corporate Bonds	34.4
Other Bonds	0.0
Mortgage Backed Securities	6.0
ST Investments (Cash & Other)	1.8
Asset Backed Securities	0.2

Geographic Allocations

Geographic Allocations	% Stocks
United States	51.7
Canada	29.0
France	3.2
United Kingdom	2.9
Japan	2.5

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S946A
Helios2 – 75/100 i : M946A
Helios2 – 100/100 i : T946A
Series 6B
Helios2 – 75/75 : S946B
Helios2 – 75/100 i : M946B
Helios2 – 100/100 i : T946B
Series 6C
Helios2 – 75/75 : S946C
Helios2 – 75/100 i : M946C
Helios2 – 100/100 i : T946C
Series 6D
Helios2 – 75/75 : S946D
Helios2 – 75/100 i : M946D
Helios2 – 100/100 i : T946D
Series 6E
Helios2 – 75/75 : S946E
Helios2 – 75/100 i : M946E
Helios2 – 100/100 i : T946E

Series 7A
Helios2 – 75/75 : S947A
Helios2 – 75/100 i : M947A
Helios2 – 100/100 i : T947A

Series 8A
Helios2 – 75/75 : S948A
Helios2 – 75/100 i : M948A
Helios2 – 100/100 i : T948A
Series 8B
Helios2 – 75/75 : S948B
Helios2 – 75/100 i : M948B
Helios2 – 100/100 i : T948B
Series 8C
Helios2 – 75/75 : S948C
Helios2 – 75/100 i : M948C
Helios2 – 100/100 i : T948C
Series 8D
Helios2 – 75/75 : S948D
Helios2 – 75/100 i : M948D
Helios2 – 100/100 i : T948D
Series 8E
Helios2 – 75/75 : S948E
Helios2 – 75/100 i : M948E
Helios2 – 100/100 i : T948E

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 – Maximum 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

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