

DFS GIF – Maximum Growth

Fund Category
Global Equity Balanced

Morningstar Return
High

Morningstar Risk
Below 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

16.8%
12-31-2018 to 12-31-2019

Worst 1 Year Return

-8.2%
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	14.9
Series 6 NAV \$	7.92
Series 6 MER %	2.45
Series 7 NAV \$	8.22
Series 7 MER %	1.88
Series 8 NAV \$	6.40
Series 8 MER %	2.13

Additional Fees

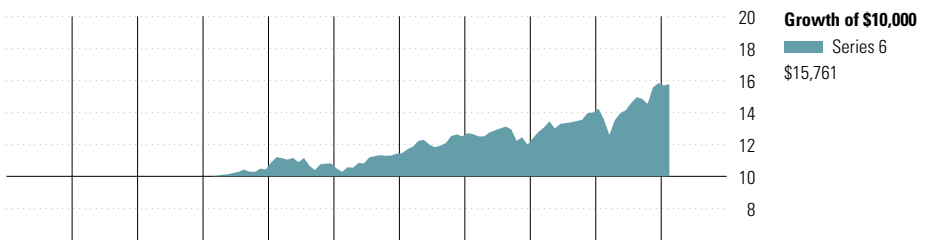
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	–
Helios2 – 100/100 i	1.35

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	0.16
Beta	0.87
R-Squared	88.13
Standard Deviation	10.52
Upside Capture	90.07
Downside Capture	89.76
Information Ratio	-0.20

Performance Analysis as of February 28, 2021

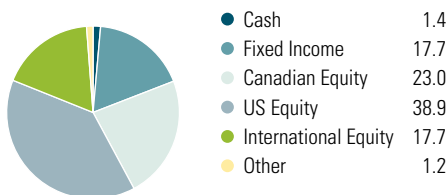


2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Calendar Year
—	—	—	—	3.5	5.7	9.5	-4.1	16.8	13.1	-0.4	Series 6
—	—	—	—	4.0	6.0	10.1	-3.6	17.3	13.8	-0.2	Series 7
—	—	—	—	—	—	—	—	17.2	13.5	-0.2	Series 8

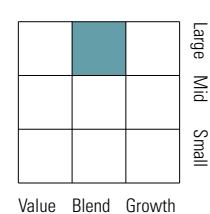
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
0.5	1.3	5.5	16.3	7.6	8.9	—	6.8	Series 6
0.5	1.5	5.8	16.9	8.3	9.5	—	7.3	Series 7
0.6	1.4	5.8	16.8	—	—	—	9.0	Series 8
4	4	3	1	1	1	—	—	Quartile
814	814	811	811	724	655	387	—	No. of Funds in Category

Portfolio Analysis as of February 28, 2021

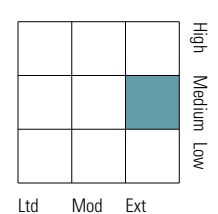
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
BlackRock CDN US Equity Index Class D	32.2
DGIA Canadian Bond	15.1
Beutel Goodman Fundamental Cdn Eq I	11.7
Desjardins Canadian Equity A	11.6
Desjardins Low Volatility Gbl Eq F	11.0
Desjardins Overseas Equity Growth	7.4
Desjardins Overseas Equity I	6.8
Desjardins Enhanced Bond I	3.8
Desjardins SocieTerra EMs Eq A	0.0
Total % of Top 10 Holdings	99.7
Total Number of Portfolio Holdings	11
Total Number of Stock Holdings	765
Total Number of Bond Holdings	767
Total Number of Other Holdings	87
Total Number of Underlying Holdings	1,619

Top 5 Sectors

	% Equity
Information Technology	17.3
Financials	16.6
Consumer Discretionary	14.0
Industrials	10.5
Communication Services	10.1

Fixed Income Breakdown

	% Fixed Income
Government Bonds	62.4
Corporate Bonds	28.9
Other Bonds	0.0
Mortgage Backed Securities	1.0
ST Investments (Cash & Other)	7.0
Asset Backed Securities	0.7

Geographic Allocations

	% Stocks
United States	48.8
Canada	28.9
Japan	4.0
United Kingdom	3.2
Switzerland	3.0

DFS GIF – Maximum Growth

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

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.