

DFS GIF – Balanced

Fund Category
Canadian Neutral Balanced

Morningstar Return
Above Average

Morningstar Risk
Low

Morningstar Rating™
★★★★

Investment Objective

To provide investors with an attractive balance of current income and capital appreciation by investing in a number of different fixed income and equity underlying funds.

Volatility Analysis



Best 1 Year Return

11.9%
12-31-2018 to 12-31-2019

Worst 1 Year Return

-6.4%
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	298.5
Series 6 NAV \$	6.87
Series 6 MER %	2.34
Series 7 NAV \$	7.13
Series 7 MER %	1.82
Series 8 NAV \$	6.01
Series 8 MER %	2.00

Additional Fees

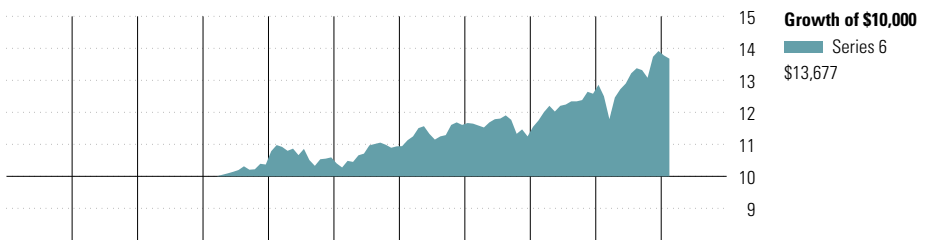
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.05
Helios2 – 100/100 i	0.85

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-0.54
Beta	0.82
R-Squared	92.18
Standard Deviation	7.59
Upside Capture	81.88
Downside Capture	85.54
Information Ratio	-0.59

Performance Analysis as of February 28, 2021

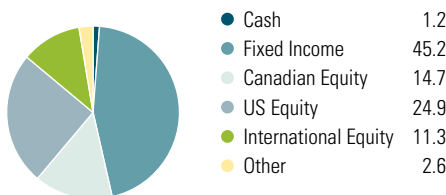


2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Calendar Year
—	—	—	—	2.2	3.2	6.1	-3.1	11.9	10.6	-1.7	Series 6
—	—	—	—	2.7	3.7	6.5	-2.4	12.4	11.0	-1.5	Series 7
—	—	—	—	—	—	—	—	12.2	10.7	-1.5	Series 8

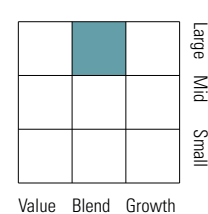
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-0.7	-0.4	2.2	9.4	5.5	5.9	—	4.6	Series 6
-0.6	-0.1	2.6	10.2	6.1	6.4	—	5.2	Series 7
-0.7	-0.3	2.6	9.9	—	—	—	6.7	Series 8
4	4	4	2	1	1	—	—	Quartile
1230	1230	1228	1228	897	830	448	—	No. of Funds in Category

Portfolio Analysis as of February 28, 2021

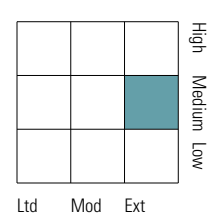
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
DGIA Canadian Bond	38.6
BlackRock CDN US Equity Index Class D	20.6
Desjardins Enhanced Bond I	9.8
Beutel Goodman Fundamental Cdn Eq I	7.5
Desjardins Canadian Equity A	7.4
Desjardins Low Volatility Gbl Eq F	7.0
Desjardins Overseas Equity Growth	4.8
Desjardins Overseas Equity I	4.4
Desjardins SocieTerra EMs Eq A	0.0
Total % of Top 10 Holdings	100.0
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	65.4
Corporate Bonds	30.4
Other Bonds	0.0
Mortgage Backed Securities	1.1
ST Investments (Cash & Other)	2.5
Asset Backed Securities	0.8

Geographic Allocations

	% Stocks
United States	48.9
Canada	28.9
Japan	4.0
United Kingdom	3.2
Switzerland	3.0

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Disclosure

Notes

Series 6A

Helios2 – 75/75 : S926A

Helios2 – 75/100 i : M926A

Helios2 – 100/100 i : T926A

Helios2 – 75/100 GLWB : G926A

Series 6B

Helios2 – 75/75 : S926B

Helios2 – 75/100 i : M926B

Helios2 – 100/100 i : T926B

Helios2 – 75/100 GLWB : G926B

Series 6C

Helios2 – 75/75 : S926C

Helios2 – 75/100 i : M926C

Helios2 – 100/100 i : T926C

Helios2 – 75/100 GLWB : G926C

Series 6D

Helios2 – 75/75 : S926D

Helios2 – 75/100 i : M926D

Helios2 – 100/100 i : T926D

Series 6E

Helios2 – 75/75 : S926E

Helios2 – 75/100 i : M926E

Helios2 – 100/100 i : T926E

Series 7A

Helios2 – 75/75 : S927A

Helios2 – 75/100 i : M927A

Helios2 – 100/100 i : T927A

Helios2 – 75/100 GLWB : G927A

Series 8A

Helios2 – 75/75 : S928A

Helios2 – 75/100 i : M928A

Helios2 – 100/100 i : T928A

Helios2 – 75/100 GLWB : G928A

Series 8B

Helios2 – 75/75 : S928B

Helios2 – 75/100 i : M928B

Helios2 – 100/100 i : T928B

Helios2 – 75/100 GLWB : G928B

Series 8C

Helios2 – 75/75 : S928C

Helios2 – 75/100 i : M928C

Helios2 – 100/100 i : T928C

Helios2 – 75/100 GLWB : G928C

Series 8D

Helios2 – 75/75 : S928D

Helios2 – 75/100 i : M928D

Helios2 – 100/100 i : T928D

Series 8E

Helios2 – 75/75 : S928E

Helios2 – 75/100 i : M928E

Helios2 – 100/100 i : T928E

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 – Balanced. 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.