

DFS GIF – Balanced

Fund Category
Canadian Neutral Balanced

Morningstar Return
Average

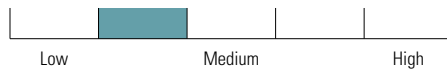
Morningstar Risk
Average

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

19.2%
10-31-2023 to 10-31-2024

Worst 1 Year Return

-13.3%
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 | 274.0 |
| Series 6 NAV \$ | 7.94 |
| Series 6 MER % | 2.35 |
| Series 7 NAV \$ | 8.41 |
| Series 7 MER % | 1.83 |
| Series 8 NAV \$ | 7.04 |
| Series 8 MER % | 2.00 |

Additional Fees

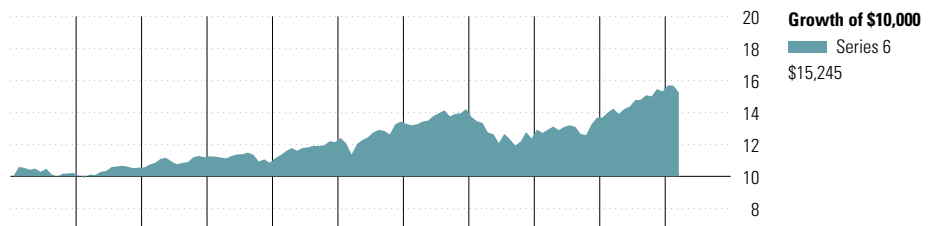
| Name | Fee |
|-----------------------|------|
| Helios2 – 75/100 i | 0.50 |
| Helios2 – 75/100 GLWB | 1.05 |
| Helios2 – 100/100 i | 0.85 |

| | |
|--------------------|-------------------------------|
| Management Company | Desjardins Financial Security |
| Web Site | desjardinslifeinsurance.com |

Risk and Return Statistics

| | 3 Yr |
|--------------------|--------|
| Alpha | -1.51 |
| Beta | 1.02 |
| R-Squared | 97.03 |
| Standard Deviation | 9.34 |
| Upside Capture | 96.94 |
| Downside Capture | 109.67 |
| Information Ratio | -0.97 |

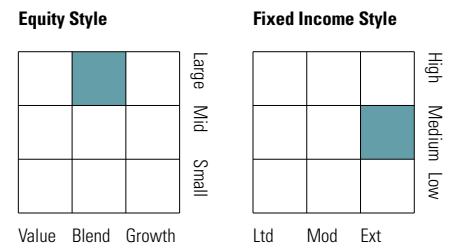
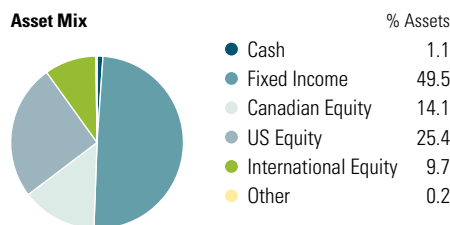
Performance Analysis as of March 31, 2025



| 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD | Calendar Year |
|------|------|------|------|------|------|------|-------|------|------|------|---------------|
| 2.2 | 3.2 | 6.1 | -3.1 | 11.9 | 10.6 | 5.9 | -13.0 | 10.6 | 11.9 | -0.4 | Series 6 |
| 2.7 | 3.7 | 6.5 | -2.4 | 12.4 | 11.0 | 6.5 | -12.6 | 11.1 | 12.6 | -0.2 | Series 7 |
| — | — | — | — | 12.2 | 10.7 | 6.4 | -12.6 | 10.9 | 12.2 | -0.3 | Series 8 |

| 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Since Incep. | Trailing Return % |
|-------|-------|-------|------|------|------|-------|--------------|--------------------------|
| -2.7 | -0.4 | 1.1 | 7.2 | 4.5 | 6.0 | 3.8 | 4.3 | Series 6 |
| -2.5 | -0.2 | 1.4 | 7.7 | 5.1 | 6.6 | 4.3 | 4.8 | Series 7 |
| -2.6 | -0.3 | 1.3 | 7.5 | 4.9 | 6.4 | — | 5.1 | Series 8 |
| 4 | 4 | 4 | 4 | 2 | 4 | 2 | — | Quartile |
| 1169 | 1169 | 1169 | 1169 | 1152 | 1147 | 747 | — | No. of Funds in Category |

Portfolio Analysis as of March 31, 2025



| Top 10 Holdings | % Assets |
|--|--------------|
| DGIA Canadian Bond | 30.3 |
| BlackRock CDN US Equity Index Class D | 19.9 |
| Desjardins Global Managed Bond I | 12.5 |
| Desjardins Enhanced Bond I | 7.6 |
| Desjardins Canadian Equity I | 7.2 |
| Beutel Goodman Fundamental Cdn Eq I | 7.2 |
| Desjardins Global Dividend I | 6.8 |
| Desjardins Overseas Equity I | 3.7 |
| Desjardins Overseas Equity Growth I | 3.6 |
| 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 |

| Top 5 Sectors | % Equity |
|------------------------|----------|
| Information Technology | 20.9 |
| Financials | 19.7 |
| Industrials | 12.6 |
| Consumer Discretionary | 10.2 |
| Health Care | 8.5 |

| Fixed Income Breakdown | % Fixed Income |
|-------------------------------|----------------|
| Government Bonds | 57.0 |
| Corporate Bonds | 35.6 |
| Other Bonds | 0.0 |
| Mortgage Backed Securities | 6.2 |
| ST Investments (Cash & Other) | 1.2 |
| Asset Backed Securities | 0.3 |

| Geographic Allocations | % Stocks |
|------------------------|----------|
| United States | 51.6 |
| Canada | 28.7 |
| France | 3.2 |
| United Kingdom | 2.9 |
| Japan | 2.5 |

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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.