

# DFS GIF – Balanced

**Fund Category**  
Canadian Neutral Balanced

**Morningstar Return**  
Average

**Morningstar Risk**  
Below 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

16.6%  
3-31-2020 to 3-31-2021

## 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	263.0
Series 6 NAV \$	6.62
Series 6 MER %	2.35
Series 7 NAV \$	6.94
Series 7 MER %	1.82
Series 8 NAV \$	5.83
Series 8 MER %	2.00

## Additional Fees

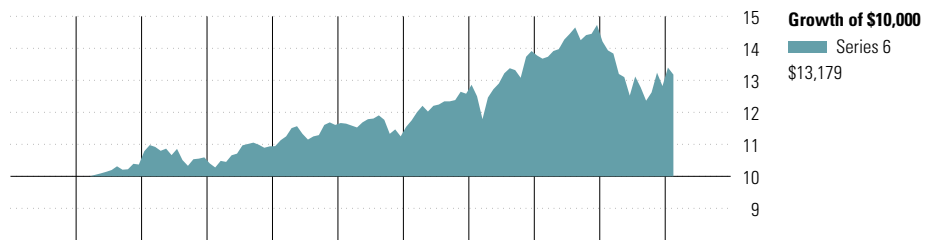
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.05
Helios2 – 100/100 i	0.85

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-2.00
Beta	0.94
R-Squared	95.15
Standard Deviation	10.01
Upside Capture	91.01
Downside Capture	106.02
Information Ratio	-0.97

## Performance Analysis as of February 28, 2023

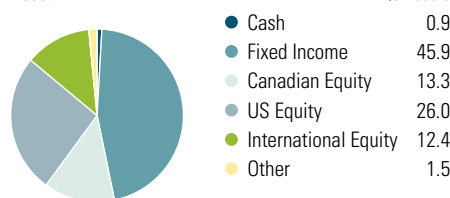


2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	YTD	Calendar Year
—	—	2.2	3.2	6.1	-3.1	11.9	10.6	5.9	-13.0	2.8	Series 6
—	—	2.7	3.7	6.5	-2.4	12.4	11.0	6.5	-12.6	3.0	Series 7
—	—	—	—	—	—	12.2	10.7	6.4	-12.6	2.8	Series 8

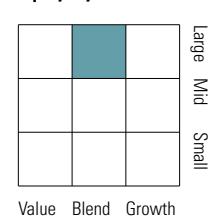
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-1.6	-0.5	3.1	-5.4	1.8	2.5	—	3.2	Series 6
-1.4	-0.1	3.4	-4.9	2.4	3.1	—	3.7	Series 7
-1.5	-0.3	3.4	-5.0	2.1	—	—	3.2	Series 8
3	3	2	4	4	3	—	—	Quartile
1169	1169	1169	1169	1167	849	650	—	No. of Funds in Category

## Portfolio Analysis as of February 28, 2023

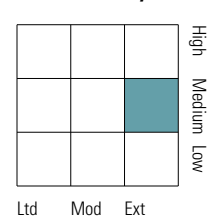
### Asset Mix



### Equity Style



### Fixed Income Style



### Top 10 Holdings

	% Assets
DGIA Canadian Bond	30.4
BlackRock CDN US Equity Index Class D	21.1
Desjardins Global Managed Bond I	9.7
Desjardins Global Dividend I	7.9
Desjardins Enhanced Bond I	7.6
Beutel Goodman Fundamental Cdn Eq I	7.2
Desjardins Canadian Equity Income F	7.0
Desjardins Overseas Equity I	4.7
Desjardins Overseas Equity Growth I	4.5

Total % of Top 10 Holdings	100.1
Total Number of Portfolio Holdings	11
Total Number of Stock Holdings	681
Total Number of Bond Holdings	2,168
Total Number of Other Holdings	524

**Total Number of Underlying Holdings 3,373**

### Top 5 Sectors

	% Equity
Financials	18.0
Information Technology	17.1
Health Care	12.2
Consumer Discretionary	11.4
Industrials	10.8

### Fixed Income Breakdown

	% Fixed Income
Government Bonds	41.0
Corporate Bonds	55.8
Other Bonds	0.0
Mortgage Backed Securities	1.0
ST Investments (Cash & Other)	2.0
Asset Backed Securities	0.1

### Geographic Allocations

	% Stocks
United States	50.3
Canada	25.8
Japan	4.6
United Kingdom	4.2
France	2.8

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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.