

# DFS GIF – Moderate

**Fund Category**  
Canadian Fixed Income Balanced

**Morningstar Return**  
Above Average

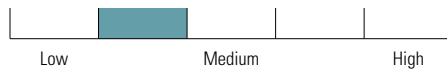
**Morningstar Risk**  
High

**Morningstar Rating™**  
★★★★

## Investment Objective

To generate income while leaving room for some capital appreciation by investing in a number of different fixed income and equity underlying funds.

## Volatility Analysis



## Best 1 Year Return

16.7%  
9-30-2023 to 9-30-2024

## Worst 1 Year Return

-13.4%  
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	62.9
Series 6 NAV \$	6.98
Series 6 MER %	2.30
Series 7 NAV \$	7.42
Series 7 MER %	1.78
Series 8 NAV \$	6.43
Series 8 MER %	1.94

## Additional Fees

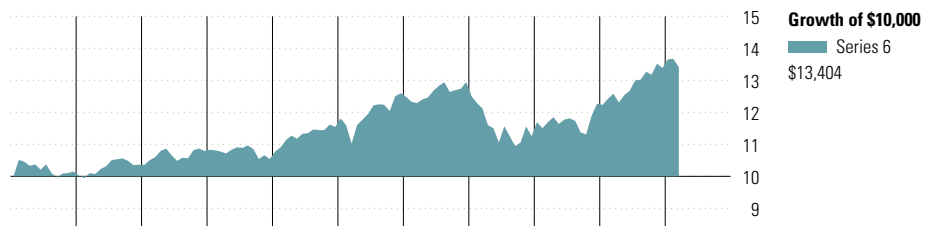
Name	Fee
Helios2 – 75/100 i	0.35
Helios2 – 75/100 GLWB	1.05
Helios2 – 100/100 i	0.70

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-0.45
Beta	1.21
R-Squared	97.82
Standard Deviation	8.44
Upside Capture	116.59
Downside Capture	130.63
Information Ratio	-0.29

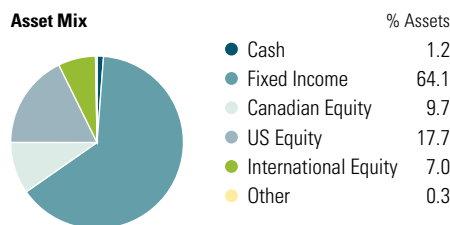
## Performance Analysis as of March 31, 2025



2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
1.5	2.1	4.1	-2.3	9.5	9.2	2.7	-13.1	9.0	9.1	0.1	Series 6
2.2	2.7	4.9	-1.9	10.1	9.8	3.2	-12.6	9.8	9.6	0.3	Series 7
—	—	—	—	9.9	9.4	3.2	-12.9	9.5	9.4	0.3	Series 8

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-2.0	0.1	1.0	6.6	3.4	4.0	2.5	3.1	Series 6
-2.0	0.3	1.4	7.1	4.0	4.6	3.1	3.6	Series 7
-2.0	0.3	1.3	7.0	3.8	4.4	—	3.7	Series 8
4	4	4	4	2	2	2	—	Quartile
663	663	663	663	653	650	409	—	No. of Funds in Category

## Portfolio Analysis as of March 31, 2025



Equity Style				Fixed Income Style			
			Large Mid Small				High Medium Low
Value	Blend	Growth		Ltd	Mod	Ext	

Top 10 Holdings	% Assets
DGIA Canadian Bond	39.3
Desjardins Global Managed Bond I	16.2
BlackRock CDN US Equity Index Class D	13.8
Desjardins Enhanced Bond I	9.8
Desjardins Canadian Equity I	5.0
Beutel Goodman Fundamental Cdn Eq I	4.9
Desjardins Global Dividend I	4.7
Desjardins Overseas Equity I	2.5
Desjardins Overseas Equity Growth I	2.5
Desjardins Global Small Cap Eq I	0.9
Total % of Top 10 Holdings	99.5
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
<b>Total Number of Underlying Holdings</b>	<b>8,993</b>

Top 5 Sectors	% Equity
Information Technology	20.9
Financials	19.7
Industrials	12.7
Consumer Discretionary	10.2
Health Care	8.4

Fixed Income Breakdown	% Fixed Income
Government Bonds	56.8
Corporate Bonds	35.8
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	51.5
Canada	28.2
France	3.1
United Kingdom	2.9
Japan	2.6

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## Disclosure

### Notes

Series 6A  
Helios2 – 75/75 : S916A  
Helios2 – 75/100 i : M916A  
Helios2 – 100/100 i : T916A  
Helios2 – 75/100 GLWB : G916A  
Series 6B  
Helios2 – 75/75 : S916B  
Helios2 – 75/100 i : M916B  
Helios2 – 100/100 i : T916B  
Helios2 – 75/100 GLWB : G916B  
Series 6C  
Helios2 – 75/75 : S916C  
Helios2 – 75/100 i : M916C  
Helios2 – 100/100 i : T916C  
Helios2 – 75/100 GLWB : G916C  
Series 6D  
Helios2 – 75/75 : S916D  
Helios2 – 75/100 i : M916D  
Helios2 – 100/100 i : T916D  
Series 6E  
Helios2 – 75/75 : S916E  
Helios2 – 75/100 i : M916E  
Helios2 – 100/100 i : T916E

Series 7A  
Helios2 – 75/75 : S917A  
Helios2 – 75/100 i : M917A  
Helios2 – 100/100 i : T917A  
Helios2 – 75/100 GLWB : G917A

Series 8A  
Helios2 – 75/75 : S918A  
Helios2 – 75/100 i : M918A  
Helios2 – 100/100 i : T918A  
Helios2 – 75/100 GLWB : G918A

Series 8B  
Helios2 – 75/75 : S918B  
Helios2 – 75/100 i : M918B  
Helios2 – 100/100 i : T918B  
Helios2 – 75/100 GLWB : G918B

Series 8C  
Helios2 – 75/75 : S918C  
Helios2 – 75/100 i : M918C  
Helios2 – 100/100 i : T918C  
Helios2 – 75/100 GLWB : G918C

Series 8D  
Helios2 – 75/75 : S918D  
Helios2 – 75/100 i : M918D  
Helios2 – 100/100 i : T918D

Series 8E  
Helios2 – 75/75 : S918E  
Helios2 – 75/100 i : M918E  
Helios2 – 100/100 i : T918E

### 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 – Moderate. 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.