

DFS GIF – Moderate

Fund Category
Canadian Fixed Income Balanced

Morningstar Return
Above Average

Morningstar Risk
Average

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

9.6%
1-31-2019 to 1-31-2020

Worst 1 Year Return

-5.4%
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	67.9
Series 6 NAV \$	6.42
Series 6 MER %	2.29
Series 7 NAV \$	6.67
Series 7 MER %	1.73
Series 8 NAV \$	5.82
Series 8 MER %	1.95

Additional Fees

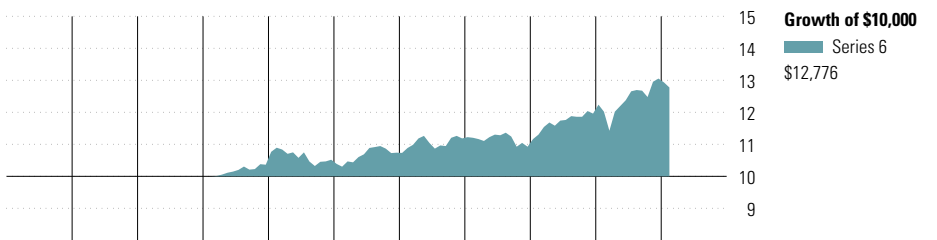
Name	Fee
Helios2 – 75/100 i	0.35
Helios2 – 75/100 GLWB	1.05
Helios2 – 100/100 i	0.70

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.52
Beta	1.14
R-Squared	92.58
Standard Deviation	6.35
Upside Capture	99.91
Downside Capture	121.22
Information Ratio	-0.52

Performance Analysis as of February 28, 2021

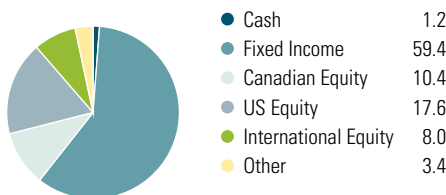


2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Calendar Year
—	—	—	—	1.5	2.1	4.1	-2.3	9.5	9.2	-2.1	Series 6
—	—	—	—	2.2	2.7	4.9	-1.9	10.1	9.8	-2.2	Series 7
—	—	—	—	—	—	—	—	9.9	9.4	-2.2	Series 8

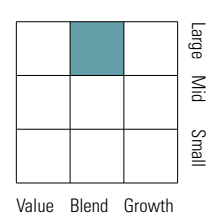
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-1.2	-1.4	0.6	6.3	4.5	4.4	—	3.6	Series 6
-1.2	-1.3	0.8	6.9	5.1	5.0	—	4.2	Series 7
-1.4	-1.4	0.7	6.6	—	—	—	5.5	Series 8
4	4	3	1	1	1	—	—	Quartile
702	702	700	700	501	469	264	—	No. of Funds in Category

Portfolio Analysis as of February 28, 2021

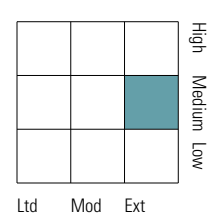
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
DGIA Canadian Bond	50.7
BlackRock CDN US Equity Index Class D	14.6
Desjardins Enhanced Bond I	12.8
Beutel Goodman Fundamental Cdn Eq I	5.3
Desjardins Canadian Equity A	5.2
Desjardins Low Volatility Gbl Eq F	5.0
Desjardins Overseas Equity Growth	3.4
Desjardins Overseas Equity I	3.1
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	65.8
Corporate Bonds	30.5
Other Bonds	0.0
Mortgage Backed Securities	1.1
ST Investments (Cash & Other)	1.9
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 : 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.