

# DFS GIF – Conservative

**Fund Category**  
Canadian Fixed Income Balanced

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Average

**Morningstar Rating™**  
★★

## Investment Objective

To generate a consistent flow of income with an emphasis on the preservation of capital by investing in a number of different fixed income and equity underlying funds.

## Volatility Analysis



## Best 1 Year Return

14.2%

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	36.8
Series 6 NAV \$	6.10
Series 6 MER %	2.25
Series 7 NAV \$	6.48
Series 7 MER %	1.64
Series 8 NAV \$	5.84
Series 8 MER %	1.90

## Additional Fees

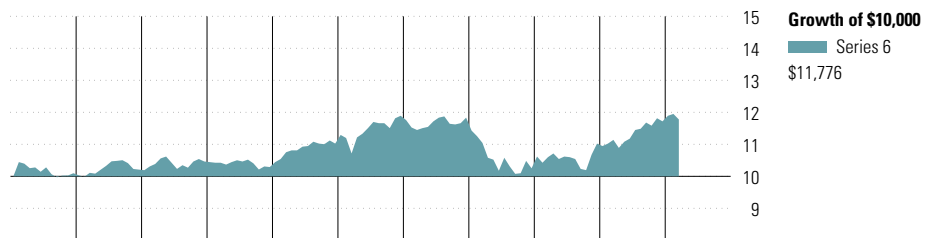
Name	Fee
Helios2 – 75/100 i	0.30
Helios2 – 75/100 GLWB	0.95
Helios2 – 100/100 i	0.65

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-1.71
Beta	1.10
R-Squared	99.26
Standard Deviation	7.62
Upside Capture	99.12
Downside Capture	120.36
Information Ratio	-1.92

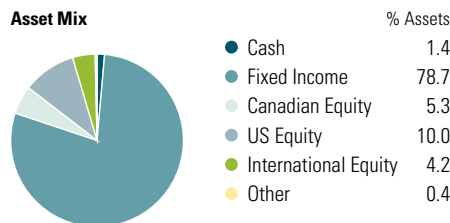
## Performance Analysis as of March 31, 2025



2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
1.0	1.1	2.5	-1.7	7.1	7.9	-0.5	-13.4	7.5	6.3	0.5	Series 6
1.3	1.8	3.2	-1.3	7.9	8.3	0.2	-12.8	8.1	6.8	0.8	Series 7
—	—	—	—	7.6	8.0	0.0	-13.1	8.1	6.4	0.7	Series 8

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-1.5	0.5	0.8	5.7	2.2	1.9	1.3	1.8	Series 6
-1.4	0.8	1.1	6.4	2.8	2.5	1.8	2.4	Series 7
-1.5	0.7	0.9	6.2	2.6	2.3	—	2.3	Series 8
4	4	4	4	4	4	4	—	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	48.2
Desjardins Global Managed Bond I	19.9
Desjardins Enhanced Bond I	12.0
BlackRock CDN US Equity Index Class D	7.6
Desjardins Canadian Equity I	2.7
Beutel Goodman Fundamental Cdn Eq I	2.7
Desjardins Global Dividend I	2.6
Desjardins Overseas Equity I	1.4
Desjardins Overseas Equity Growth I	1.4
Desjardins Global Small Cap Eq I	0.9
Total % of Top 10 Holdings	99.4
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	20.7
Financials	19.7
Industrials	12.8
Consumer Discretionary	10.3
Health Care	8.4

Fixed Income Breakdown	% Fixed Income
Government Bonds	56.7
Corporate Bonds	35.8
Other Bonds	0.0
Mortgage Backed Securities	6.2
ST Investments (Cash & Other)	1.3
Asset Backed Securities	0.3

Geographic Allocations	% Stocks
United States	51.2
Canada	27.1
France	3.1
United Kingdom	3.0
Japan	2.8

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## Disclosure

### Notes

Series 6A  
Helios2 – 75/75 : S906A  
Helios2 – 75/100 i : M906A  
Helios2 – 100/100 i : T906A  
Helios2 – 75/100 GLWB : G906A  
Series 6B  
Helios2 – 75/75 : S906B  
Helios2 – 75/100 i : M906B  
Helios2 – 100/100 i : T906B  
Helios2 – 75/100 GLWB : G906B  
Series 6C  
Helios2 – 75/75 : S906C  
Helios2 – 75/100 i : M906C  
Helios2 – 100/100 i : T906C  
Helios2 – 75/100 GLWB : G906C  
Series 6D  
Helios2 – 75/75 : S906D  
Helios2 – 75/100 i : M906D  
Helios2 – 100/100 i : T906D  
Series 6E  
Helios2 – 75/75 : S906E  
Helios2 – 75/100 i : M906E  
Helios2 – 100/100 i : T906E

Series 7A  
Helios2 – 75/75 : S907A  
Helios2 – 75/100 i : M907A  
Helios2 – 100/100 i : T907A  
Helios2 – 75/100 GLWB : G907A

Series 8A  
Helios2 – 75/75 : S908A  
Helios2 – 75/100 i : M908A  
Helios2 – 100/100 i : T908A  
Helios2 – 75/100 GLWB : G908A

Series 8B  
Helios2 – 75/75 : S908B  
Helios2 – 75/100 i : M908B  
Helios2 – 100/100 i : T908B  
Helios2 – 75/100 GLWB : G908B

Series 8C  
Helios2 – 75/75 : S908C  
Helios2 – 75/100 i : M908C  
Helios2 – 100/100 i : T908C  
Helios2 – 75/100 GLWB : G908C

Series 8D  
Helios2 – 75/75 : S908D  
Helios2 – 75/100 i : M908D  
Helios2 – 100/100 i : T908D

Series 8E  
Helios2 – 75/75 : S908E  
Helios2 – 75/100 i : M908E  
Helios2 – 100/100 i : T908E

### 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 – Conservative. 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.