

DFS GIF – Canadian Dividend – NEI Northwest

Fund Category

Canadian Dividend & Income Equity

Morningstar Return

Low

Morningstar Risk

Above Average

Morningstar Rating™

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Investment Objective

The objective of this Fund is to achieve a balance between high dividend income and capital growth by investing mainly in diversified portfolio of blue chip Canadian common stocks and, to a lesser extent, in high-yield preferred stocks and interest bearing securities.

Volatility Analysis



Best 1 Year Return

25.4%

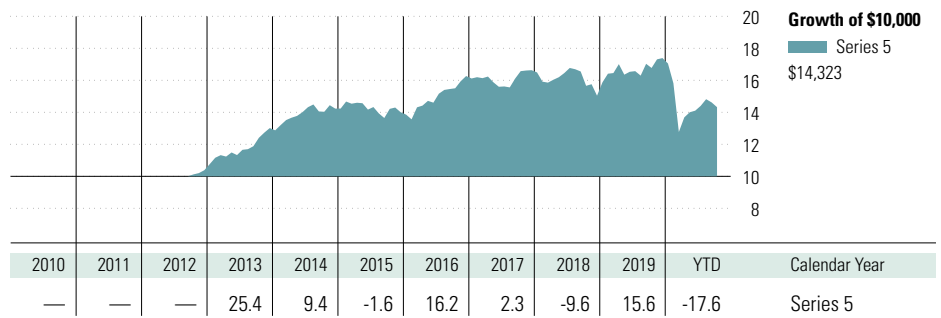
12-31-2012 to 12-31-2013

Worst 1 Year Return

-22.4%

3-31-2019 to 3-31-2020

Performance Analysis as of October 31, 2020



1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-2.0	-0.6	4.7	-14.6	-4.7	0.1	—	4.6	Series 5
1	1	1	4	4	4	—	—	Quartile
252	252	252	250	187	167	73	—	No. of Funds in Category

Fund Details

Inception Date	September 2012
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	17.6
Series 5 NAV \$	7.19
Series 5 MER %	3.07

Additional Fees

Name	Fee
75/100i	0.50
100/100r	0.65
GMWB	-
GLWB/GLWB2	+

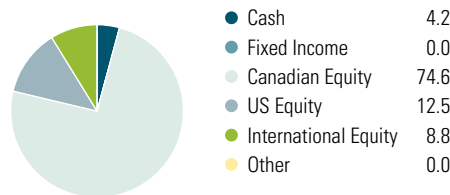
Management Company	NEI Investments
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

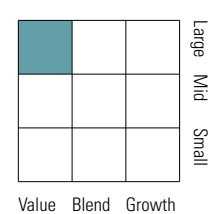
	3 Yr
Alpha	-6.83
Beta	0.90
R-Squared	91.04
Standard Deviation	15.27
Upside Capture	65.66
Downside Capture	100.78
Information Ratio	-1.39

Portfolio Analysis as of October 31, 2020

Asset Mix



Equity Style



Market Cap

	%
Giant	35.3
Large	39.1
Medium	16.7
Small	8.9
Micro	0.0

Top 10 Holdings

	% Assets
Royal Bank of Canada	5.0
The Toronto-Dominion Bank	5.0
Power Corporation of Canada	4.1
Enbridge Inc	3.4
CIBC	3.3
BCE Inc	3.3
Hydro One Ltd	3.3
Bank of Nova Scotia	3.0
Nutrien Ltd	3.0
Metro Inc	2.6
Total % of Top 10 Holdings	36.1
Total Number of Stock Holdings	62
Total Number of Bond Holdings	0
Total Number of Other Holdings	8
Total Number of Holdings	70

Global Equity Sectors

	% Equity
Financials	32.4
Communication Services	13.0
Energy	11.2
Consumer Staples	10.0
Real Estate	7.1
Consumer Discretionary	6.7
Utilities	5.3
Information Technology	4.8
Health Care	3.6
Materials	3.1
Industrials	2.9
Unclassified	0.0

Geographic Allocations

	% Stocks
Canada	77.8
United States	13.0
United Kingdom	2.9
Germany	2.5
Taiwan	1.3

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Disclosure

Notes

Series 5A
75/75: S889
75/100i: M889
100/100r: L889

Series 5B
75/75: S880
75/100i: M880
100/100r: L880

Series 5C
75/75: S885
75/100i: M885
100/100r: L885

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 – Canadian Dividend – Northwest. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed Investment Funds Plan - Helios for more

information such as (without limitation) contract features, guarantees and fee options. Helios 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.