

DFS GIF – Canadian Balanced – Fidelity

Fund Category
Canadian Neutral Balanced

Morningstar Return
Average

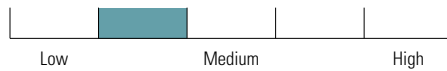
Morningstar Risk
Above Average

Morningstar Rating™
★★★

Investment Objective

To provide investors with a balanced asset mix with the potential for capital growth.

Volatility Analysis



Best 1 Year Return

25.2%
2-28-2009 to 2-28-2010

Worst 1 Year Return

-10.6%
12-31-2021 to 12-31-2022

Fund Details

Inception Date	December 2008
Series 3 Min. Investment \$	500
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	572.5
Series 3 NAV \$	13.31
Series 3 MER %	3.36
Series 5 NAV \$	14.21
Series 5 MER %	2.96

Additional Fees

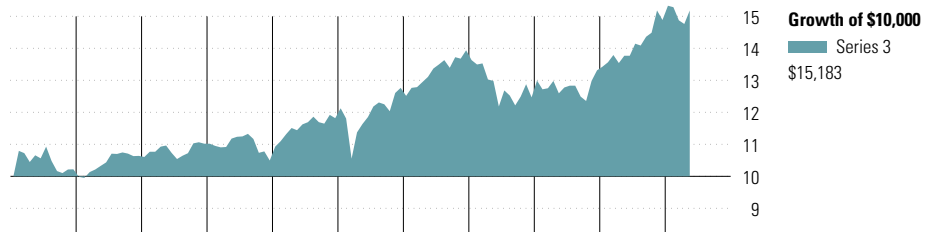
Name	Fee
75/100i	0.45
100/100r	0.45
GMWB	0.85
GLWB GLWB2	1.00 0.95

Management Company	Fidelity Investments Canada ULC
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-2.88
Beta	1.00
R-Squared	94.51
Standard Deviation	8.91
Upside Capture	88.86
Downside Capture	111.33
Information Ratio	-1.49

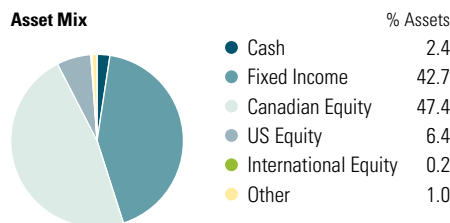
Performance Analysis as of May 31, 2025



2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
2.2	4.1	3.6	-4.8	12.6	8.0	9.2	-10.6	6.8	11.8	2.0	Series 3
2.6	4.5	4.0	-4.4	13.2	8.4	9.7	-10.2	7.3	12.3	2.1	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
2.9	-0.7	0.0	10.3	5.4	5.5	3.6	6.1	Series 3
2.8	-0.6	0.1	10.7	5.8	5.9	4.0	6.5	Series 5
2	4	4	2	4	3	3	—	Quartile
1169	1169	1169	1169	1152	1147	760	—	No. of Funds in Category

Portfolio Analysis as of May 31, 2025



Equity Style

Value	Blend	Growth	Large	Mid	Small

Fixed Income Style

Ltd	Mod	Ext	High	Medium	Low

Top 10 Holdings	% Assets
Constellation Software Inc	3.8
Royal Bank of Canada	3.6
Agnico Eagle Mines Ltd	3.1
Shopify Inc Reg Shs -A- Subord Vtg	2.9
Waste Connections Inc	2.4
Fairfax Financial Hldgs Shs Subord.Vtg	2.2
Thomson Reuters Corp	2.1
Intact Financial Corp	2.1
Wheaton Precious Metals Corp	1.8
WSP Global Inc	1.8
Total % of Top 10 Holdings	26.0
Total Number of Stock Holdings	178
Total Number of Bond Holdings	1,356
Total Number of Other Holdings	316
Total Number of Holdings	1,850

Top 5 Sectors	% Equity
Financials	31.8
Industrials	20.6
Information Technology	15.8
Materials	10.3
Energy	6.7

Fixed Income Breakdown	% Fixed Income
Government Bonds	42.9
Corporate Bonds	49.3
Other Bonds	0.0
Mortgage Backed Securities	2.4
ST Investments (Cash & Other)	4.8
Asset Backed Securities	0.8

Geographic Allocations	% Stocks
Canada	87.8
United States	11.8
Ireland	0.1
Japan	0.1
United Kingdom	0.1

DFS GIF – Canadian Balanced – Fidelity

Disclosure

Notes	Disclosure
<p>Series 5A 75/75: S249 75/100i: M249 100/100r: L249</p> <p>Series 5B 75/75: S240 75/100i: M240 100/100r: L240</p> <p>Series 5C 75/75: S245 75/100i: M245 100/100r: L245</p>	<p>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 Balanced – Fidelity. 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.</p>