

# 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	590.3
Series 3 NAV \$	12.09
Series 3 MER %	3.38
Series 5 NAV \$	12.85
Series 5 MER %	2.96

## Additional Fees

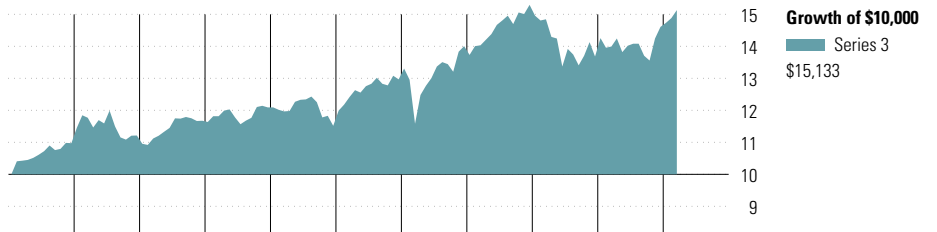
Name	Fee
75/100i	0.45
100/100r	0.45
GMWB	0.85
GLWB GLWB2	1.00 0.95

Management Company	Fidelity Investments Canada ULC
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-1.67
Beta	0.96
R-Squared	96.32
Standard Deviation	8.46
Upside Capture	88.92
Downside Capture	101.20
Information Ratio	-1.08

## Performance Analysis as of March 31, 2024

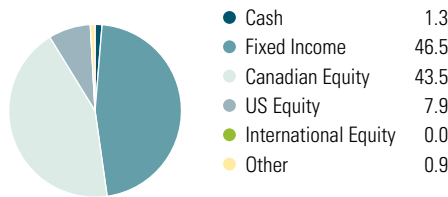


2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Calendar Year
9.7	2.2	4.1	3.6	-4.8	12.6	8.0	9.2	-10.6	6.8	3.6	Series 3
10.2	2.6	4.5	4.0	-4.4	13.2	8.4	9.7	-10.2	7.3	3.6	Series 5

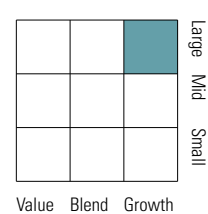
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
1.7	3.6	10.4	8.1	2.6	4.0	3.8	5.9	Series 3
1.7	3.6	10.6	8.6	3.0	4.5	4.2	6.4	Series 5
3	3	3	3	3	3	2	—	Quartile
1172	1172	1165	1165	1162	1146	696	—	No. of Funds in Category

## Portfolio Analysis as of March 31, 2024

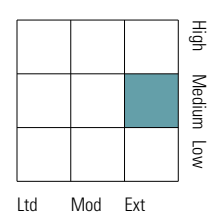
### Asset Mix



### Equity Style



### Fixed Income Style



### Top 10 Holdings

	% Assets
Constellation Software Inc	3.9
Canadian Natural Resources Ltd	3.1
Shopify Inc Reg Shs -A- Subord Vtg	3.1
Canadian National Railway Co	2.8
Restaurant Brands International Inc	1.9
Dollarama Inc	1.8
Microsoft Corp	1.8
Brookfield Asset Mgmt Ltd Ordinary Share	1.7
WSP Global Inc	1.6
Thomson Reuters Corp	1.6
Total % of Top 10 Holdings	23.5
Total Number of Stock Holdings	71
Total Number of Bond Holdings	893
Total Number of Other Holdings	216
<b>Total Number of Holdings</b>	<b>1,180</b>

### Top 5 Sectors

	% Equity
Industrials	25.5
Information Technology	19.3
Financials	18.9
Materials	13.3
Energy	9.7

### Fixed Income Breakdown

	% Fixed Income
Government Bonds	42.3
Corporate Bonds	51.8
Other Bonds	0.0
Mortgage Backed Securities	2.6
ST Investments (Cash & Other)	2.6
Asset Backed Securities	0.7

### Geographic Allocations

	% Stocks
Canada	84.6
United States	15.3
United Kingdom	0.0
Brazil	0.0
Australia	0.0

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## Disclosure

### Notes

Series 5A  
75/75: S249  
75/100i: M249  
100/100r: L249

Series 5B  
75/75: S240  
75/100i: M240  
100/100r: L240

Series 5C  
75/75: S245  
75/100i: M245  
100/100r: L245

### 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 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.