



## DFS GUARANTEED INVESTMENT FUNDS

### Guaranteed Investment Funds Performance\*

For the period ended December 31, 2024

	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years	Since Inception
<b>DFS GIF - CONSERVATIVE</b>									
Series 5 (S905)	-1.03	0.17	4.55	5.89	5.89	-0.63	0.97	-	1.53
Series 6 (S906C)	-0.82	0.33	4.84	6.30	6.30	-0.33	1.23	1.60	1.80
Series 6F (S906F)	-0.88	0.54	5.25	7.47	7.47	-	-	-	7.31
Series 7 (S907A)	-0.92	0.31	4.89	6.81	6.81	0.21	1.77	2.16	2.35
Series 8 (S908C)	-1.02	0.17	4.88	6.42	6.42	0.00	1.55	-	2.24
Series 8F (S908F)	-0.88	0.53	5.42	7.84	7.84	-	-	-	7.66
<b>DFS GIF - MODERATE</b>									
Series 5 (S915)	-1.06	0.77	5.34	8.68	8.68	0.78	2.69	-	2.91
Series 6 (S916C)	-0.99	0.87	5.61	9.08	9.08	1.12	3.01	2.96	3.11
Series 6F (S916F)	-0.85	1.22	6.23	10.27	10.27	-	-	-	9.52
Series 7 (S917A)	-0.94	1.09	6.02	9.63	9.63	1.68	3.57	3.54	3.68
Series 8 (S918C)	-0.93	0.94	5.78	9.39	9.39	1.44	3.34	-	3.78
Series 8F (S918F)	-1.02	1.22	6.39	10.63	10.63	-	-	-	9.87
<b>DFS GIF - BALANCED</b>									
Series 5 (S925)	-1.07	1.37	6.32	11.45	11.45	2.16	4.42	-	4.35
Series 6 (S926C)	-0.99	1.53	6.55	11.94	11.94	2.50	4.75	4.35	4.39
Series 6F (S926F)	-0.99	1.70	7.16	13.02	13.02	-	-	-	11.71
Series 7 (S927A)	-0.94	1.69	6.84	12.55	12.55	3.02	5.27	4.88	4.93
Series 8 (S928C)	-0.98	1.58	6.81	12.24	12.24	2.85	5.08	-	5.29
Series 8F (S928F)	-0.82	2.03	7.30	13.56	13.56	-	-	-	12.16
<b>DFS GIF - GROWTH</b>									
Series 5 (S935)	-1.18	2.07	7.16	14.32	14.32	3.54	6.14	-	5.77
Series 6 (S936C)	-1.18	2.11	7.36	14.73	14.73	3.91	6.49	5.73	5.77
Series 6F (S936F)	-0.96	2.48	8.03	16.14	16.14	-	-	-	13.98
Series 7 (S937A)	-1.02	2.32	7.78	15.34	15.34	4.46	7.05	6.27	6.30
Series 8 (S938C)	-1.14	2.23	7.60	15.07	15.07	4.28	6.86	-	6.85
Series 8F (S938F)	-0.95	2.64	8.35	16.67	16.67	-	-	-	14.43
<b>DFS GIF - MAXIMUM GROWTH</b>									
Series 5 (S945)	-1.14	2.69	8.15	17.18	17.18	4.83	7.87	-	7.28
Series 6 (S946C)	-1.14	2.77	8.22	17.51	17.51	5.17	8.15	7.09	6.98
Series 6F (S946F)	-1.09	2.90	8.87	18.81	18.81	-	-	-	16.11
Series 7 (S947A)	-1.08	2.89	8.56	18.22	18.22	5.78	8.78	7.67	7.56
Series 8 (S948C)	-1.16	2.78	8.42	17.89	17.89	5.49	8.51	-	8.26
Series 8F (S948F)	-0.92	3.21	9.17	19.52	19.52	-	-	-	16.67
<b>DFS GIF - 100% EQUITY</b>									
Series 5 (S165)	-1.47	3.38	9.27	20.86	20.86	-	-	-	15.18
Series 6 (S166C)	-1.16	4.13	10.19	22.04	22.04	-	-	-	15.92
Series 6F (S166F)	-1.04	4.53	10.95	23.66	23.66	-	-	-	19.54
Series 7 (S167A)	-1.89	2.42	8.51	20.50	20.50	-	-	-	15.51
Series 8 (S168C)	-1.15	4.26	10.29	22.50	22.50	-	-	-	16.32
Series 8F (S168F)	-1.03	4.67	11.07	23.99	23.99	-	-	-	19.86
<b>DFS GIF - CONSERVATIVE - DESJARDINS SOCIETERRA</b>									
Series 5 (S985)	-1.26	-0.36	4.36	5.16	5.16	-1.87	0.33	-	1.44
Series 6 (S986C)	-1.23	-0.18	4.66	5.64	5.64	-1.44	0.73	-	1.76
Series 6F (S986F)	-1.07	0.18	5.31	7.14	7.14	-	-	-	6.60
Series 7 (S987A)	-1.19	0.00	5.05	6.20	6.20	-0.90	1.25	-	2.30
Series 8 (S988C)	-1.20	0.00	4.92	6.08	6.08	-1.08	1.11	-	2.14
Series 8F (S988F)	-1.06	0.36	5.48	7.51	7.51	-	-	-	6.96
<b>DFS GIF - MODERATE - DESJARDINS SOCIETERRA</b>									
Series 5 (S055)	-1.20	0.20	5.13	6.72	6.72	-1.32	-	-	-0.39
Series 6 (S056C)	-1.38	0.20	5.26	7.07	7.07	-0.98	-	-	0.00
Series 6F (S056F)	-1.23	0.54	5.84	8.29	8.29	-	-	-	7.43
Series 7 (S057A)	-1.16	0.39	5.57	7.79	7.79	-0.39	-	-	0.58
Series 8 (S058C)	-1.36	0.20	5.39	7.40	7.40	-0.58	-	-	0.39
Series 8F (S058F)	-1.05	0.53	6.00	8.65	8.65	-	-	-	7.78
<b>DFS GIF - BALANCED - DESJARDINS SOCIETERRA</b>									
Series 5 (S975)	-1.47	0.30	5.85	8.60	8.60	-0.64	2.75	-	3.21
Series 6 (S976C)	-1.44	0.44	6.04	9.08	9.08	-0.19	3.17	-	3.48
Series 6F (S976F)	-1.20	0.88	6.69	10.38	10.38	-	-	-	8.83
Series 7 (S977A)	-1.37	0.70	6.34	9.74	9.74	0.37	3.78	-	4.05
Series 8 (S978C)	-1.35	0.61	6.29	9.47	9.47	0.20	3.53	-	4.21
Series 8F (S978F)	-1.20	0.87	6.85	10.75	10.75	-	-	-	9.17
<b>DFS GIF - GROWTH - DESJARDINS SOCIETERRA</b>									
Series 5 (S995)	-1.65	0.61	6.33	9.90	9.90	-0.20	3.52	-	4.12
Series 6 (S996C)	-1.47	0.75	6.54	10.41	10.41	0.30	3.93	-	4.43
Series 6F (S996F)	-1.53	1.04	7.20	11.73	11.73	-	-	-	9.64
Series 7 (S997A)	-1.43	0.88	6.98	11.11	11.11	0.79	4.41	-	4.94
Series 8 (S998C)	-1.44	0.88	6.86	10.84	10.84	0.69	4.30	-	4.82
Series 8F (S998F)	-1.35	1.04	7.35	12.09	12.09	-	-	-	9.98



## DFS GUARANTEED INVESTMENT FUNDS

### Guaranteed Investment Funds Performance\*

For the period ended

December 31, 2024

	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years	Since Inception
<b>DFS GIF - MAXIMUM GROWTH - DESJARDINS SOCIETERRA</b>									
Series 5 (S015)	-1.77	0.98	7.30	12.50	12.50	0.75	5.12	-	5.61
Series 6 (S016C)	-1.60	1.24	7.75	13.21	13.21	1.25	5.53	-	5.97
Series 6F (S016F)	-1.49	1.53	8.35	14.59	14.59	-	-	-	11.48
Series 7 (S017A)	-1.68	1.33	7.79	13.75	13.75	1.72	6.06	-	6.48
Series 8 (S018C)	-1.70	1.21	7.74	13.42	13.42	1.55	5.88	-	6.29
Series 8F (S018F)	-1.48	1.69	8.50	14.94	14.94	-	-	-	11.82
<b>DFS GIF - 100% EQUITY - DESJARDINS SOCIETERRA</b>									
Series 5 (S065)	-1.78	1.51	8.39	15.18	15.18	1.70	-	-	4.82
Series 6 (S066C)	-1.75	1.81	8.79	15.92	15.92	2.19	-	-	5.31
Series 6F (S066F)	-1.61	2.00	9.30	17.05	17.05	-	-	-	13.07
Series 7 (S067A)	-1.71	1.77	8.98	16.42	16.42	2.67	-	-	5.81
Series 8 (S068C)	-1.87	1.78	8.82	16.27	16.27	2.56	-	-	5.72
Series 8F (S068F)	-1.76	1.99	9.45	17.40	17.40	-	-	-	13.41
<b>DFS GIF - CONSERVATIVE - DESJARDINS WISE ETF</b>									
Series 5 (S085)	-1.04	0.00	4.39	5.31	5.31	-1.49	-	-	-1.19
Series 6 (S086C)	-1.03	0.00	4.56	5.70	5.70	-1.21	-	-	-0.89
Series 6F (S086F)	-0.89	0.36	5.12	6.95	6.95	-	-	-	6.49
Series 7 (S087A)	-1.00	0.20	4.67	6.25	6.25	-0.67	-	-	-0.34
Series 8 (S088C)	-1.01	0.20	4.71	6.07	6.07	-0.87	-	-	-0.54
Series 8F (S088F)	-0.89	0.36	5.29	7.32	7.32	-	-	-	6.84
<b>DFS GIF - MODERATE - DESJARDINS WISE ETF</b>									
Series 5 (S095)	-1.13	0.38	5.02	8.06	8.06	0.26	-	-	1.10
Series 6 (S096C)	-1.12	0.57	5.36	8.59	8.59	0.64	-	-	1.47
Series 6F (S096F)	-1.03	0.87	5.87	9.90	9.90	-	-	-	9.17
Series 7 (S097A)	-1.10	0.56	5.46	9.07	9.07	1.07	-	-	1.93
Series 8 (S098C)	-1.10	0.56	5.49	8.91	8.91	0.95	-	-	1.79
Series 8F (S098F)	-1.02	0.87	6.03	10.27	10.27	-	-	-	9.52
<b>DFS GIF - BALANCED - DESJARDINS WISE ETF</b>									
Series 5 (S135)	-0.60	-	-	-	-	-	-	-	-0.60
Series 6 (S136C)	-0.60	-	-	-	-	-	-	-	-0.60
Series 6F (S136F)	-0.40	-	-	-	-	-	-	-	-0.40
Series 7 (S137A)	-0.40	-	-	-	-	-	-	-	-0.40
Series 8 (S138C)	-0.40	-	-	-	-	-	-	-	-0.40
Series 8F (S138F)	-0.40	-	-	-	-	-	-	-	-0.40
<b>DFS GIF - GROWTH - DESJARDINS WISE ETF</b>									
Series 5 (S105)	-1.37	1.59	6.88	12.09	12.09	2.18	-	-	3.45
Series 6 (S106C)	-1.35	1.57	6.96	12.52	12.52	2.58	-	-	3.84
Series 6F (S106F)	-1.15	2.03	7.68	13.99	13.99	-	-	-	12.16
Series 7 (S107A)	-1.33	1.71	7.22	12.93	12.93	2.97	-	-	4.27
Series 8 (S108C)	-1.34	1.72	7.26	13.00	13.00	2.86	-	-	4.14
Series 8F (S108F)	-1.30	2.02	7.83	14.34	14.34	-	-	-	12.51
<b>DFS GIF - MAXIMUM GROWTH - DESJARDINS WISE ETF</b>									
Series 5 (S115)	-1.72	2.28	8.08	15.63	15.63	3.89	-	-	5.72
Series 6 (S116C)	-1.70	2.25	8.35	16.06	16.06	4.15	-	-	6.01
Series 6F (S116F)	-1.57	2.62	8.85	17.42	17.42	-	-	-	14.88
Series 7 (S117A)	-1.51	2.52	8.68	16.67	16.67	4.71	-	-	6.61
Series 8 (S118C)	-1.52	2.54	8.57	16.40	16.40	4.51	-	-	6.41
Series 8F (S118F)	-1.41	2.77	9.17	17.94	17.94	-	-	-	15.33
<b>DFS GIF - 100% EQUITY - DESJARDINS WISE ETF</b>									
Series 5 (S125)	-1.70	3.28	9.32	19.31	19.31	5.70	-	-	8.20
Series 6 (S126C)	-1.82	3.09	9.36	19.62	19.62	5.97	-	-	8.54
Series 6F (S126F)	-1.81	3.50	9.97	21.00	21.00	-	-	-	17.55
Series 7 (S127A)	-1.78	3.32	9.82	20.34	20.34	6.54	-	-	9.10
Series 8 (S128C)	-1.79	3.19	9.54	20.07	20.07	6.41	-	-	8.95
Series 8F (S128F)	-1.65	3.64	10.27	21.52	21.52	-	-	-	18.00
<b>DFS GIF - MONEY MARKET</b>									
Series 1 (S51)	0.29	0.72	1.76	3.58	3.58	2.36	1.10	0.46	1.14
Series 3 (S55)	0.14	0.58	1.61	3.43	3.43	2.26	1.01	0.41	0.93
Series 5 (S55)	0.14	0.69	1.80	3.82	3.82	2.63	1.36	0.76	0.57
Series 6 (S556C)	0.36	0.91	2.02	4.12	4.12	2.99	1.70	1.06	0.98
Series 6F (S556F)	0.37	0.94	2.09	4.47	4.47	-	-	-	4.47
Series 7 (S557A)	0.17	1.03	2.26	4.80	4.80	3.52	2.25	1.59	1.52
Series 8 (S558C)	0.36	1.07	2.17	4.63	4.63	3.34	2.07	-	1.84
Series 8F (S558F)	0.37	1.12	2.27	4.84	4.84	-	-	-	4.95
Series G (S51GP)	0.19	0.67	1.65	3.45	3.45	2.33	1.12	0.49	0.48
<b>DFS GIF - CANADIAN BOND</b>									
Series 1 (S951)	-0.90	-0.45	3.79	2.34	2.34	-2.60	-	-	-3.16
Series 3 (S955)	-0.67	-0.22	3.94	2.75	2.75	-2.21	-	-	-2.63
Series 5 (S955)	-0.77	-0.19	4.27	3.43	3.43	-1.63	-0.61	-	0.28
Series 6 (S956C)	-0.76	-0.19	4.38	3.56	3.56	-1.36	-0.34	-	0.51
Series 6F (S956F)	-0.74	0.19	4.67	4.47	4.47	-	-	-	4.59
Series 7 (S957A)	-0.72	0.00	4.74	4.35	4.35	-0.77	0.22	-	1.08
Series 8 (S958C)	-0.74	0.00	4.49	4.09	4.09	-0.98	0.00	-	1.02
Series 8F (S958F)	-0.55	0.19	4.84	4.64	4.64	-	-	-	4.95



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For the period ended December 31, 2024

Desjardins Insurance refers to Desjardins Financial S

	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years	Since Inception
<b>DFS GIF - GLOBAL TACTICAL BOND - DESJARDINS</b>									
Series 5 (S025)	-0.76	-1.14	4.42	6.56	6.56	-0.57	0.47	-	0.75
Series 6 (S026C)	-0.75	-1.13	4.36	6.90	6.90	-0.25	0.74	-	1.00
Series 6F (S026F)	-0.70	-1.05	4.80	7.58	7.58	-	-	-	8.13
Series 7 (S027A)	-0.73	-1.10	4.64	7.55	7.55	0.25	1.23	-	1.51
Series 8 (S028C)	-0.74	-0.92	4.68	7.40	7.40	0.06	1.08	-	1.36
Series 8F (S028F)	-0.70	-0.87	4.96	7.94	7.94	-	-	-	8.48
<b>DFS GIF - DIVERSIFIED INCOME - FRANKLIN QUOTENTIAL</b>									
Series 3 (355)	-1.25	0.00	4.35	6.17	6.17	-0.83	0.78	1.08	1.92
Series 5 (S355)	-1.20	0.12	4.45	6.34	6.34	-0.60	1.00	1.31	2.37
Series 6 (S356C)	-1.16	0.17	4.58	6.64	6.64	-0.33	1.26	1.53	1.60
Series 7 (S357A)	-1.10	0.16	4.84	7.17	7.17	0.16	1.78	2.04	2.12
Series 8 (S358C)	-1.05	0.18	4.80	6.97	6.97	0.00	1.63	-	1.92
<b>DFS GIF - BALANCED INCOME - FRANKLIN QUOTENTIAL</b>									
Series 3 (345)	-1.35	0.63	5.25	8.97	8.97	0.42	2.35	2.23	1.97
Series 5 (S345)	-1.18	0.84	5.40	9.23	9.23	0.72	2.62	2.49	2.73
Series 6 (S346C)	-1.17	0.90	5.62	9.56	9.56	0.95	2.90	2.72	2.82
Series 7 (S347A)	-1.25	0.99	5.80	10.06	10.06	1.45	3.38	3.21	3.30
Series 8 (S348C)	-1.12	0.98	5.65	9.98	9.98	1.33	3.24	-	3.19
<b>DFS GIF - CANADIAN BALANCED - FIDELITY</b>									
Series 3 (245)	-1.95	3.65	8.12	11.83	11.83	2.21	4.72	4.06	6.15
Series 5 (S245)	-1.90	3.73	8.33	12.26	12.26	2.62	5.15	4.50	6.57
Series 6 (S246C)	-1.98	3.69	8.37	12.42	12.42	2.89	5.38	4.69	4.92
Series 6F (S246F)	-1.81	4.20	9.16	13.96	13.96	-	-	-	11.36
Series 7 (S247A)	-1.87	3.96	8.65	13.20	13.20	3.44	5.95	5.26	5.48
Series 8 (S248C)	-2.01	3.84	8.63	12.83	12.83	3.21	5.75	-	5.82
Series 8F (S248F)	-1.80	4.17	9.31	14.31	14.31	-	-	-	11.71
<b>DFS GIF - U.S. MONTHLY INCOME - FIDELITY</b>									
Series 5 (S965)	-1.59	3.47	8.94	16.52	16.52	4.48	5.40	-	5.29
Series 6 (S966C)	-1.57	3.55	9.09	16.91	16.91	4.75	5.65	-	5.46
Series 6F (S966F)	-1.43	3.85	9.73	18.32	18.32	-	-	-	14.09
Series 7 (S967A)	-1.49	3.75	9.45	17.56	17.56	5.30	6.21	-	6.02
Series 8 (S968C)	-1.54	3.66	9.29	17.33	17.33	5.10	5.99	-	6.56
Series 8F (S968F)	-1.58	4.01	9.88	18.67	18.67	-	-	-	14.43
<b>DFS GIF - GLOBAL BALANCED - DESJARDINS SOCIETERRA</b>									
Series 5 (S175)	-1.74	0.18	4.43	6.59	6.59	-	-	-	6.11
Series 6 (S176C)	-1.72	0.35	4.59	6.94	6.94	-	-	-	6.46
Series 6F (S176F)	-1.75	0.54	5.04	8.27	8.27	-	-	-	7.54
Series 7 (S177A)	-1.71	0.35	4.92	7.46	7.46	-	-	-	7.00
Series 8 (S178C)	-1.54	0.35	4.74	7.29	7.29	-	-	-	6.82
Series 8F (S178F)	-1.56	0.71	5.39	8.83	8.83	-	-	-	8.01
<b>DFS GIF - GLOBAL BALANCED - JARISLOWSKY FRASER</b>									
Series 3 (205)	-0.98	2.11	8.25	12.17	12.17	2.12	4.26	3.91	3.87
Series 5 (S205)	-0.98	2.18	8.47	12.70	12.70	2.66	4.82	4.45	4.31
Series 6 (S206C)	-1.04	2.28	8.53	13.04	13.04	3.01	5.14	-	4.70
Series 6F (S206F)	-0.82	2.55	9.22	14.39	14.39	-	-	-	12.28
Series 7 (S207A)	-0.87	2.43	8.99	13.80	13.80	3.57	5.71	-	5.24
Series 8 (S208C)	-0.83	2.43	8.97	13.63	13.63	3.38	5.52	-	5.54
Series 8F (S208F)	-0.82	2.70	9.55	14.93	14.93	-	-	-	12.73
<b>DFS GIF - CANADIAN BALANCED - FIERA CAPITAL</b>									
Series 1 (491)	-1.35	0.28	5.58	9.96	9.96	2.86	4.99	4.34	3.74
Series 3 (495)	-1.28	0.41	5.87	10.63	10.63	3.52	5.66	5.01	3.88
Series 5 (S495)	-1.26	0.53	6.20	11.35	11.35	4.16	6.33	5.68	4.41
Series 6 (S496C)	-1.17	0.65	6.39	11.60	11.60	4.35	6.47	5.73	5.92
Series 6F (S496F)	-1.01	0.86	6.92	12.88	12.88	-	-	-	10.33
Series 7 (S497A)	-1.20	0.71	6.59	12.16	12.16	4.90	7.02	6.27	6.47
Series 8 (S498C)	-1.24	0.63	6.39	11.90	11.90	4.66	6.80	-	7.26
Series 8F (S498F)	-1.17	1.03	7.08	13.24	13.24	-	-	-	10.68
<b>DFS GIF - BALANCED GROWTH - FRANKLIN QUOTENTIAL</b>									
Series 3 (365)	-1.39	1.67	6.51	12.86	12.86	2.25	4.40	3.58	2.99
Series 5 (S365)	-1.43	1.70	6.65	13.10	13.10	2.54	4.72	3.89	3.41
Series 6 (S366C)	-1.27	1.84	6.89	13.45	13.45	2.81	4.97	4.11	4.13
Series 7 (S367A)	-1.32	1.99	7.19	14.05	14.05	3.34	5.51	4.64	4.66
Series 8 (S368C)	-1.44	1.78	6.85	13.76	13.76	3.15	5.34	-	4.84
<b>DFS GIF - CANADIAN ASSET ALLOCATION - CI</b>									
Series 5 (S865)	-1.31	1.68	6.46	13.23	13.23	1.59	3.17	3.27	4.97
Series 6 (S866C)	-1.31	1.76	6.68	13.62	13.62	1.89	3.45	3.51	3.82
Series 6F (S866F)	-1.31	1.85	6.89	14.58	14.58	-	-	-	12.39
Series 7 (S867A)	-1.25	1.80	6.88	14.12	14.12	2.38	3.97	4.01	4.33
Series 8 (S868C)	-1.36	1.71	6.69	13.74	13.74	2.18	3.75	-	4.10
Series 8F (S868F)	-1.30	2.01	7.22	15.12	15.12	-	-	-	12.85



## DFS GUARANTEED INVESTMENT FUNDS

### Guaranteed Investment Funds Performance\*

For the period ended December 31, 2024

	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years	Since Inception
<b>DFS GIF - CANADIAN BALANCED - CI</b>									
Series 5 (S265)	-1.53	2.19	7.20	12.00	12.00	3.10	5.93	4.39	5.03
Series 6 (S266C)	-1.52	2.18	7.37	12.37	12.37	3.42	6.22	4.64	4.96
Series 6F (S266F)	-1.32	2.56	8.11	13.64	13.64	-	-	-	11.82
Series 7 (S267A)	-1.43	2.40	7.70	13.01	13.01	3.98	6.84	5.20	5.51
Series 8 (S268C)	-1.36	2.40	7.57	12.75	12.75	3.76	6.59	-	5.71
Series 8F (S268F)	-1.31	2.72	8.44	14.18	14.18	-	-	-	12.28
<b>DFS GIF - CANADIAN INCOME AND GROWTH - CI</b>									
Series 5 (S855)	-1.28	2.88	8.10	13.88	13.88	4.19	6.31	4.84	5.82
Series 6 (S856C)	-1.36	2.97	8.23	14.21	14.21	4.48	6.62	5.06	5.22
Series 6F (S856F)	-1.13	3.19	8.85	15.60	15.60	-	-	-	13.53
Series 7 (S857A)	-1.29	3.14	8.63	14.88	14.88	5.08	7.20	5.63	5.77
Series 8 (S858C)	-1.33	3.06	8.48	14.68	14.68	4.83	6.96	-	6.08
Series 8F (S858F)	-1.28	3.17	8.99	15.95	15.95	-	-	-	13.87
<b>DFS GIF - GLOBAL BALANCED GROWTH - DESJARDINS</b>									
Series 5 (S185)	0.46	4.93	7.84	18.49	18.49	-	-	-	14.19
Series 6 (S186C)	0.45	4.90	7.97	18.78	18.78	-	-	-	14.52
Series 6F (S186F)	0.47	5.24	8.43	20.19	20.19	-	-	-	16.67
Series 7 (S187A)	0.30	4.99	8.20	19.33	19.33	-	-	-	15.26
Series 8 (S188C)	0.45	5.02	8.08	19.04	19.04	-	-	-	14.94
Series 8F (S188F)	0.62	5.37	8.74	20.71	20.71	-	-	-	17.11
<b>DFS GIF - GROWTH AND INCOME - NEI</b>									
Series 3 (S85)	-2.35	-0.66	5.35	8.56	8.56	-2.50	1.42	2.79	2.26
Series 5 (S855)	-2.22	-0.48	5.83	9.44	9.44	-1.85	2.12	3.48	3.16
Series 6 (S856C)	-2.24	-0.40	6.00	9.76	9.76	-1.61	2.31	3.63	3.71
Series 7 (S857A)	-2.25	-0.38	6.10	10.13	10.13	-1.16	2.83	4.15	4.22
Series 8 (S858C)	-2.28	-0.50	6.00	9.87	9.87	-1.35	2.62	-	2.79
<b>DFS GIF - GROWTH RS - NEI SELECT</b>									
Series 3 (S35)	-0.89	1.09	6.49	15.19	15.19	2.65	5.21	4.84	3.55
Series 5 (S335)	-0.79	1.29	6.98	16.17	16.17	3.40	5.98	5.59	4.01
Series 6 (S336C)	-0.88	1.24	7.02	16.30	16.30	3.62	6.22	5.78	5.56
Series 7 (S337A)	-0.73	1.50	7.35	17.02	17.02	4.19	6.77	6.33	6.08
Series 8 (S338C)	-0.81	1.38	7.31	16.69	16.69	3.97	6.57	-	5.91
<b>DFS GIF - GROWTH - FRANKLIN QUOTENTIAL</b>									
Series 3 (335)	-1.44	2.54	7.65	16.56	16.56	3.80	6.19	4.66	2.40
Series 5 (S335)	-1.46	2.60	7.85	17.04	17.04	4.16	6.56	5.06	3.78
Series 6 (S336C)	-1.56	2.68	7.97	17.31	17.31	4.55	6.94	5.40	5.36
Series 7 (S337A)	-1.48	2.77	8.28	17.89	17.89	5.11	7.50	5.93	5.88
Series 8 (S338C)	-1.43	2.72	8.31	17.76	17.76	4.90	7.32	-	6.38
<b>DFS GIF - DIVIDEND INCOME - DESJARDINS</b>									
Series 3 (035)	-2.13	1.26	7.90	9.93	9.93	3.44	5.04	-	4.85
Series 5 (S035)	-2.08	1.38	8.21	10.57	10.57	3.93	5.55	-	5.38
Series 6 (S036C)	-2.06	1.37	8.12	10.63	10.63	4.18	5.77	-	5.59
Series 6F (S036F)	-1.99	1.72	8.84	11.93	11.93	-	-	-	10.79
Series 7 (S037A)	-2.01	1.48	8.40	11.22	11.22	4.70	6.30	-	6.12
Series 8 (S038C)	-2.02	1.65	8.48	11.15	11.15	4.57	6.11	-	5.95
Series 8F (S038F)	-1.98	1.88	9.17	12.48	12.48	-	-	-	11.25
<b>DFS GIF - CANADIAN DIVIDEND - NEI</b>									
Series 5 (S885)	-2.72	-0.52	9.99	11.82	11.82	3.96	5.57	4.83	6.99
Series 6 (S886C)	-2.72	-0.45	10.10	12.17	12.17	4.30	5.91	5.09	5.50
Series 7 (S887A)	-2.69	-0.32	10.46	12.71	12.71	4.87	6.47	5.61	5.99
Series 8 (S888C)	-2.62	-0.40	10.40	12.58	12.58	4.67	6.24	-	6.10
<b>DFS GIF - CANADIAN EQUITY - DESJARDINS</b>									
Series 1 (151)	-3.40	3.34	12.19	18.02	18.02	4.78	-	-	7.78
Series 3 (155)	-3.35	3.43	12.50	18.66	18.66	5.21	-	-	8.24
Series 5 (S155)	-3.27	3.65	12.70	19.33	19.33	5.83	-	-	8.88
Series 6 (S156C)	-3.22	3.74	13.01	19.77	19.77	6.26	-	-	9.28
Series 6F (S156F)	-3.21	3.93	13.42	20.99	20.99	-	-	-	15.66
Series 7 (S157A)	-3.17	3.82	13.27	20.33	20.33	6.71	-	-	9.76
Series 8 (S158C)	-3.32	3.70	13.02	20.10	20.10	6.53	-	-	9.58
Series 8F (S158F)	-3.19	3.91	13.73	21.52	21.52	-	-	-	16.11
Series G (15IGP)	-3.28	3.80	13.04	20.03	20.03	6.51	-	-	9.87



## DFS GUARANTEED INVESTMENT FUNDS

### Guaranteed Investment Funds Performance\*

For the period ended December 31, 2024

	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years	Since Inception
<b>DFS GIF - CANADIAN EQUITY - JARISLOWSKY FRASER</b>									
Series 3 (235)	-2.24	6.36	15.20	18.31	18.31	5.11	7.18	5.13	4.40
Series 5 (S235)	-2.08	6.62	15.73	19.19	19.19	5.83	7.91	5.84	4.59
Series 6 (S236C)	-2.12	6.58	15.81	19.40	19.40	6.09	8.14	-	6.88
Series 6F (S236F)	-2.00	6.89	16.27	20.68	20.68	-	-	-	15.89
Series 7 (S237A)	-2.13	6.76	16.00	20.05	20.05	6.59	8.64	-	7.39
Series 8 (S238C)	-2.08	6.68	16.05	19.83	19.83	6.47	8.49	-	8.18
Series 8F (S238F)	-1.99	7.04	16.61	21.25	21.25	-	-	-	16.22
<b>DFS GIF - CANADIAN EQUITY - FIDELITY TRUE NORTH ®</b>									
Series 3 (255)	-2.83	2.65	8.91	14.74	14.74	5.18	8.97	6.13	8.37
Series 5 (S255)	-2.82	2.71	9.10	15.15	15.15	5.57	9.37	6.52	8.76
Series 6 (S256C)	-2.87	2.75	9.17	15.42	15.42	5.84	9.66	6.75	7.06
Series 6F (S256F)	-2.70	3.20	9.87	16.79	16.79	-	-	-	13.19
Series 7 (S257A)	-2.72	2.97	9.48	16.00	16.00	6.43	10.21	7.31	7.62
Series 8 (S258C)	-2.76	2.92	9.45	15.82	15.82	6.20	10.01	-	9.46
Series 8F (S258F)	-2.69	3.02	9.82	17.14	17.14	-	-	-	13.53
<b>DFS GIF - CANADIAN EQUITY - FRANKLIN BISSETT</b>									
Series 1 (721)	-3.14	0.82	8.82	12.63	12.63	5.62	6.94	-	4.96
Series 3 (725)	-3.09	0.90	9.01	13.14	13.14	6.03	7.37	4.94	5.58
Series 5 (S725)	-3.06	1.10	9.38	13.84	13.84	6.70	8.03	5.59	5.30
Series 6 (S726C)	-3.04	1.09	9.48	14.07	14.07	6.92	8.24	5.78	5.82
Series 7 (S727A)	-3.00	1.15	9.62	14.54	14.54	7.36	8.68	6.24	6.29
Series 8 (S728C)	-3.00	1.20	9.64	14.40	14.40	7.28	8.58	-	8.10
Series 8 (S728C)	-3.00	1.20	9.71	14.49	14.49	7.34	8.66	-	6.64
<b>DFS GIF - CANADIAN SMALL CAP EQUITY - NEI</b>									
Series 3 (595)	-3.23	2.23	9.27	15.77	15.77	1.73	4.78	2.28	2.48
Series 5 (S595)	-3.25	2.38	9.53	16.49	16.49	2.31	5.36	2.85	2.06
Series 6 (S596C)	-3.27	2.47	9.70	16.70	16.70	2.59	5.59	2.99	2.03
Series 7 (S597C)	-3.26	2.52	9.76	17.27	17.27	3.04	6.05	3.45	2.48
Series 8 (S598C)	-3.23	2.61	9.76	17.10	17.10	2.85	5.90	-	3.52
<b>DFS GIF - SMALL CAP - FRANKLIN BISSETT</b>									
Series 3 (735)	-2.12	3.73	7.81	18.75	18.75	7.27	9.04	0.28	5.21
Series 5 (S735)	-2.06	3.88	8.14	19.52	19.52	7.96	9.72	0.91	2.65
Series 6 (S736C)	-2.08	3.81	8.14	19.63	19.63	8.02	9.77	0.92	0.33
Series 7 (S737A)	-2.18	3.85	8.45	20.04	20.04	8.41	10.24	1.29	0.69
Series 8 (S738C)	-1.99	4.04	8.42	20.08	20.08	8.30	10.10	-	2.56
<b>DFS GIF - AMERICAN EQUITY - MFS</b>									
Series 3 (845)	-0.84	6.32	8.05	25.59	25.59	7.22	10.22	10.10	4.63
Series 5 (S845)	-0.74	6.55	8.47	26.62	26.62	8.08	11.09	10.95	8.51
Series 6 (S846C)	-0.74	6.61	8.61	26.89	26.89	8.35	11.32	11.08	11.41
Series 6F (S846F)	-0.71	7.00	9.16	28.28	28.28	-	-	-	23.22
Series 7 (S847A)	-0.70	6.74	8.86	27.54	27.54	8.86	11.86	11.61	11.91
Series 8 (S848C)	-0.75	6.71	8.78	27.24	27.24	8.71	11.68	-	11.97
Series 8F (S848F)	-0.56	7.12	9.44	28.78	28.78	-	-	-	23.65
<b>DFS GIF - AMERICAN EQUITY VALUE - DESJARDINS</b>									
Series 1 (431)	-3.93	2.09	7.20	15.24	15.24	4.64	6.31	6.96	3.52
Series 3 (435)	-3.84	2.33	7.63	16.10	16.10	5.34	7.00	7.62	2.86
Series 5 (S435)	-3.80	2.40	7.72	16.31	16.31	5.49	7.16	7.77	6.48
Series 6 (S436C)	-3.77	2.46	7.85	16.71	16.71	5.85	7.52	8.06	8.81
Series 6F (S436F)	-3.69	2.79	8.49	18.11	18.11	-	-	-	14.77
Series 7 (S437A)	-3.71	2.63	8.16	17.26	17.26	6.40	8.09	8.65	9.40
Series 8 (S438C)	-3.85	2.53	8.01	16.92	16.92	6.18	7.83	-	8.26
Series 8F (S438F)	-3.68	2.78	8.64	18.46	18.46	-	-	-	15.10
<b>DFS GIF - GLOBAL DIVIDEND - DESJARDINS</b>									
Series 5 (S875)	-1.44	-2.69	3.83	11.96	11.96	8.45	6.16	5.88	8.11
Series 6 (S876C)	-1.44	-2.75	3.80	12.08	12.08	8.52	6.22	5.86	6.16
Series 6F (S876F)	-1.39	-2.29	4.40	13.48	13.48	-	-	-	16.33
Series 7 (S877A)	-1.37	-2.51	4.13	12.61	12.61	9.10	6.75	6.39	6.68
Series 8 (S878C)	-1.41	-2.66	3.93	12.30	12.30	8.89	6.57	-	6.61
Series 8F (S878F)	-1.23	-2.28	4.72	13.78	13.78	-	-	-	16.78
<b>DFS GIF - GLOBAL EQUITY - DESJARDINS</b>									
Series 5 (S045)	-0.13	2.55	6.42	17.20	17.20	4.43	8.14	-	8.35
Series 6 (S046C)	-0.13	2.66	6.49	17.53	17.53	4.69	8.36	-	8.56
Series 6F (S046F)	0.00	2.91	7.07	18.88	18.88	-	-	-	15.89
Series 7 (S047A)	-0.13	2.73	6.75	18.06	18.06	5.17	8.92	-	9.09
Series 8 (S048C)	-0.13	2.75	6.66	17.87	17.87	5.06	8.75	-	8.93
Series 8F (S048F)	0.00	3.06	7.20	19.18	19.18	-	-	-	16.33
<b>DFS GIF - GLOBAL EQUITY - MFS</b>									
Series 3 (775)	-0.33	4.39	9.32	22.03	22.03	6.05	8.66	8.82	7.87
Series 5 (S775)	-0.21	4.51	9.70	22.54	22.54	6.52	9.19	9.33	3.94
Series 6 (S776C)	-0.23	4.52	9.74	22.84	22.84	6.73	9.35	9.39	9.17
Series 6F (S776F)	-0.15	5.01	10.54	24.26	24.26	-	-	-	19.75
Series 7 (S777A)	-0.15	4.68	10.08	23.53	23.53	7.30	9.91	9.92	9.70
Series 8 (S778C)	-0.21	4.69	9.98	23.29	23.29	7.09	9.73	-	9.85
Series 8F (S778F)	-0.15	4.98	10.49	24.58	24.58	-	-	-	20.08



## DFS GUARANTEED INVESTMENT FUNDS

### Guaranteed Investment Funds Performance\*

For the period ended December 31, 2024

	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years	Since Inception
<b>DFS GIF - GLOBAL EQUITY GROWTH - DESJARDINS</b>									
Series 5 (S195)	-1.79	2.66	6.83	17.74	17.74	-	-	-	13.95
Series 6 (S196C)	-1.93	2.64	6.79	18.04	18.04	-	-	-	14.28
Series 6F (S196F)	-1.69	3.06	7.58	19.44	19.44	-	-	-	16.22
Series 7 (S197A)	-2.03	3.85	8.17	19.68	19.68	-	-	-	15.43
Series 8 (S198C)	-1.91	2.78	7.07	18.51	18.51	-	-	-	14.69
Series 8F (S198F)	-1.83	3.22	7.72	20.00	20.00	-	-	-	16.56
<b>DFS GIF - INTERNATIONAL EQUITY - MFS</b>									
Series 1 (401)	-0.10	-3.12	2.80	9.00	9.00	2.69	4.84	6.19	2.38
Series 3 (405)	-0.10	-3.06	2.95	9.29	9.29	2.93	5.09	6.42	1.94
Series 5 (S405)	0.00	-2.86	3.47	10.27	10.27	3.91	6.06	7.38	2.62
Series 6 (S406C)	0.00	-2.85	3.36	10.05	10.05	3.68	5.80	7.10	6.12
Series 6F (S406F)	0.18	-2.56	4.01	11.33	11.33	-	-	-	8.36
Series 7 (S407A)	0.00	-2.81	3.51	10.47	10.47	4.11	6.28	7.60	6.62
Series 8 (S408C)	0.13	-2.82	3.56	10.35	10.35	4.00	6.14	-	6.40
Series 8F (S408F)	0.00	-2.56	4.00	11.50	11.50	-	-	-	8.59
<b>DFS GIF - INTERNATIONAL EQUITY GROWTH - DESJARDINS</b>									
Series 5 (S895)	-1.14	0.78	6.27	17.57	17.57	-5.71	6.20	8.17	9.71
Series 6 (S896C)	-1.09	0.93	6.45	17.98	17.98	-5.39	6.50	8.42	7.44
Series 6F (S896F)	-1.00	1.19	6.99	19.40	19.40	-	-	-	11.48
Series 7 (S897A)	-1.04	1.06	6.72	18.57	18.57	-4.95	7.02	8.91	7.92
Series 8 (S898C)	-1.05	1.08	6.67	18.43	18.43	-5.07	6.85	-	6.29
Series 8F (S898F)	-0.99	1.35	7.32	19.96	19.96	-	-	-	11.94

returns. The indicated rates of return in this communication are historical annual compound total returns, net of management fees. They include changes in net asset value and reinvestment of all distributions, but do not take into account any sales, redemption, or other charges payable by an investor, which would reduce returns. There is no assurance that any Fund will achieve its investment objective. Each Fund's performance should be considered

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