

Contract number:

Representative information

Compensation: Career Accelerated Not applicable

First and last names of representative (please print)	Representative code	Field centre code	% share	Email address

Identification of policyowner(s)

Policyowner 1		Policyowner 2	
		<input type="checkbox"/> Same address as Policyowner 1	
First name	Last name	First name	Last name
Address (No., street, apt.)		Address (No., street, apt.)	
City	Province	City	Province
Postal code	Date of birth (yyyy/mm/dd)	Postal code	Date of birth (yyyy/mm/dd)
Email		Email	
10-digit phone number		10-digit phone number	
Home: _____ Cell.: _____		Home: _____ Cell.: _____	
Work: _____, ext.: _____		Work: _____, ext.: _____	
Specific occupation (e. g., building engineer)		Specific occupation (e. g., building engineer)	

Name of "Corporation, trust or other entity" policyowner

Terms and conditions of indexed investments

Desjardins Insurance is offering the possibility of investing the funds from your policy into six new indexed accounts:

- **QUEBEC** • **CANADIAN** • **AMERICAN** • **EUROPEAN** • **JAPANESE** • **BOND**

These investment options are currently available under several types of contracts and are being offered so that you can also benefit from increased flexibility and diversification.

The return from the indexed accounts will vary according to the index values, and will include dividends. **The investment return may either be positive or negative, based on the performance of the indices.**

Desjardins Insurance will deduct expenses for management and investment fees for the indexed accounts. These fees vary based on the indexed account selected.

The minimum interest rate guarantee indicated in your contract has been replaced. The new guarantee remains competitive compared to industry standards. Please note that the funds currently invested in the TSE300 and EAFE Indexed Investment are no longer available and will be transferred at no charge to one of the Indexed Investment options below.

Some clauses in your contract have been amended so that you can take advantage of these new benefits offered through Indexed Investments:

- 1- The **"INVESTMENT OPTIONS"** clause of your contract has been changed to include a detailed description of the available options and their related structure.
- 2- The **"CALCULATION OF CONTRACT VALUE"** clause has been changed to include a description of the fees related to Indexed Investments.
- 3- The **"TORONTO STOCK EXCHANGE (TSX) DISCLAIMER"** clause has been modified indicating the TSX's non-involvement in the development of these Indexed Investments.

Investment instructions

I wish to change the investment options in my **Flex Plus II** contract to one or more of the following options (this form required only when an indexed account is chosen in whole or in part).

I consent to the above-mentioned clauses of my contract being replaced, according to the terms and conditions described in the rider attached.

Distribution of future deposits			Transfer of accumulated funds	
Options	Contractual / Due premiums percentage (%)	Optional / Excess premiums percentage (%)	Contractual / Due percentage (%)	Optional / Excess percentage (%)
1-year				
3-year				
5-year				
10-year				
Quebec indexed account				
Canadian indexed account				
American indexed account				
European indexed account				
Japanese indexed account				
Bond indexed account				
Total	100 %	100 %	100 %	100 %

Special instructions

Consent related to the management of your personal information by Desjardins Group

i This consent applies to each **policyowner (Individual)**.

1. Management of your personal information

To serve you on a daily basis and meet our legal obligations, we need to collect, use and disclose information about you. For more details, see Desjardins Group's Privacy Policy at www.desjardins.com/privacy-policy.

You may be asked for specific consent to ensure that Desjardins Insurance can deliver or continue to deliver service. This will be done in compliance with Desjardins Group's Privacy Policy.

Desjardins Insurance handles all your personal information confidentially. Your information will be accessed only by employees who require it to complete their tasks.

2. Your rights

You can:

- See the personal information Desjardins Group has about you
- Correct any information that's incomplete, ambiguous or not relevant

To find out how, see Desjardins Group's Privacy Policy.

3. Collection or transfer of your personal information outside of Canada

Desjardins Insurance uses service providers located outside of Canada to perform certain specific activities in its normal course of business. As such, personal information may be collected in and/or transferred to another country and be subject to the laws of that country.

For information about our policies and practices regarding the collection and transfer of personal information outside of Canada, see Desjardins Group's Privacy Policy. You can also obtain this information, or ask any questions you might have, by calling us at 1-800-278-0669.

By signing this form, you:

- Acknowledge that you've looked at Desjardins Group's Privacy Policy, which is available at www.desjardins.com/privacy-policy
- Authorize Desjardins Group to collect, use and disclose your personal information based on the conditions outlined in the policy and applicable regulations
- Acknowledge and accept that this consent takes precedence over any other consent you've previously signed
- Acknowledge that this consent remains valid for as long as you have a business relationship with a Desjardins Group component

Declarations and signatures

Declarations of policyowner(s):

- I understand that the deposit distribution on page 2 of this form may be subsequently modified according to the terms and conditions described in the "TRANSFERS BETWEEN INVESTMENT OPTIONS" clause of the contract.
- I confirm that I have read the clauses of the attached rider and hereby accept them.

Declaration of each policyowner (Individual):

- I give my consent regarding the content of section "Consent related to the management of your personal information by Desjardins Group" above.

 X _____ Signature of policyowner 1 (Individual)	_____ Signed at (city, province or territory)	_____ Date (yyyy/mm/dd)
 X _____ Signature of policyowner 2 (Individual)	_____ Signed at (city, province or territory)	_____ Date (yyyy/mm/dd)
X _____ Signature of the person authorized to sign on behalf of the "Corporation, trust or other entity" policyowner	_____ Name and title of the person authorized to sign on behalf of the "Corporation, trust or other entity" policyowner (please print)	_____ Date (yyyy/mm/dd)
_____ Signed at (city, province or territory)		

Indexed Account Rider Flex Plus II

This rider is an integral part of the original contract.

Considering that we now offer different indexed investment options and that the guaranteed interest rate is modified, this contract is modified as follows:

1. The clause called "Investment Options" is being replaced by the following, also called "Investment Options":

Net premiums are invested, based on the policyowner's selection, into the two types of investment options offered by Desjardins Insurance. However, the policyholder will be limited to a maximum of five (5) choices, each Indexed Investment Option and each term of Guaranteed Investment Option being considered one selection.

a. Guaranteed Investment Options

Net premiums credited to the Guaranteed Investment Options are invested for fixed periods of 1 year, 3 years, 5 years or 10 years. Every amount allocated to these investments bears interest at the rate set from time to time by Desjardins Insurance compounded annually. At the end of each period, the amount then maturing is reinvested for the same investment period at the then current interest rate.

The interest rate is guaranteed for the period selected by the policyowner, and is never less than 90% of the lowest interest rate offered for Government of Canada bonds for a period equivalent to the selected period, issued during the four weeks prior to the date when interest rate are set by Desjardins Insurance less 1.75%.

The interest rate is guaranteed to be no less than 3.00% for Guaranteed Investment Option of 5 years or more.

Desjardins Insurance agrees to review its interest rates at intervals of no longer than three months.

b. Indexed Investment Options

Net premiums credited to the Indexed Investment Options are invested by Desjardins Insurance in its general funds. These Indexed Investment Options are based on the following indices:

INDEXED ACCOUNT BASED ON THE INDEX

- Quebec Desjardins Quebec Funds of Desjardins Trust
- Canadian Standard and Poors/TSX 60
- American Standard and Poors 500 (S&P 500)
- European MSCI - Europe in Canadian Dollars, net total return
- Japanese MSCI - Japan in Canadian Dollars, net total return
- Bond FTSE Canada Universe Bond Index

The guaranteed investment return for each indexed account where the performance is based on an index is equal to 100% of the weekly variation of the applicable index, including dividends, when applicable.

The guaranteed investment return for each indexed account where the performance is based on a fund is equal to 100% of the weekly variation of the net asset value per unit, plus any distribution per unit, when applicable. The net asset value per unit includes any expense inherent to the funds, when applicable.

Management fees are expenses that are related to the administration and the management of the contract funds. The management fees include, among other things, the compensation to market intermediaries, the investment income tax, the risk and profit charges. The annual management fees will be no more than 3.50% of the accumulated value for each of Indexed Investment Option.

Investment fees include commissions and brokerage fees, interest charges and other fees involving transactions on financial instruments related to Indexed Investment Options.

Presently, these fees are as follows:

Indexed Account	Annual management fees	Annual investment fees
Quebec	2.05%	0.20%
Canadian	2.80%	0.20%
American	2.80%	0.20%
European	2.85%	0.90%
Japanese	2.85%	0.90%
Bond	2.80%	0.20%

Other fees can be charged as a result of fiscal or legal expenses which would be beyond the control of Desjardins Insurance but be required as part of the good management of the investment options.

Desjardins Insurance reserves the right to increase the investment fees and other fees following the mailing to the policyholder of a sixty (60) days written notice.

Desjardins Insurance reserves the right to unilaterally discontinue one or more of the above indices or any other indices, or to add or substitute new indices. At that time, the value of the discontinued Indexed Investment Option will be transferred without charge to another investment option.

The investment return may be positive or negative, based on the performance of the indices.

The policyowner does not acquire an interest in any fund. The policyowner does not purchase any units or legal interest in any security.

The indices or funds on which the indexed accounts are based are used only as a reference for the determination of the investment return.

Unless it is specifically in the name of the designated fund or index of the indexed account, the above indices, for the purposes of this contract, will be regarded purely as an index number and not as an underlying value denominated in any currency.

Each Indexed Investment Option transaction request is held and processed on the Thursday following the date the request has been made. Desjardins Insurance reserves the right to change, without prior notice, the day on which the investment return is established for the Indexed Investment Options, as well as the frequency of the valuation. Desjardins Insurance guarantees that valuations will take place not less frequently than once a month.

2. The clause "CALCULATION OF CONTRACT VALUE" is modified as follows:

The clause b.3) "Premiums For Other Benefits" becomes the clause b.4).

The clause b.3) becomes: "Fees related to the Indexed Investment Options", which reads as follows: Management fees, investment and other fees as described in paragraph b. of the Investment Options clause are deducted monthly from the accumulated value of Indexed Investment Options, consequently reducing the accumulated funds of the contract.

3. The clause "TORONTO STOCK EXCHANGE DISCLAIMER" now reads as follows:

This insurance contract is not sponsored, endorsed, sold or promoted by the Toronto Stock Exchange ("TSX"). The TSX makes no representation or warranty, expressed or implied, to the purchasers of this insurance contract, or any member of the public regarding the advisability of investing in securities generally or in this product particularly, or regarding the usefulness of the S&P/TSX 60 INDEX stock index in assessing or tracking stock market performance or any other economic factor. The TSX's only relationship to Desjardins Insurance is the licensing of certain trade-marks and other properties of the TSX, including the trade-marks S&P/TSX 60 INDEX and the S&P/TSX 60 INDEX stock index, which is prepared and published by the TSX without regard to Desjardins Insurance or this insurance contract. The TSX has not participated in and is not responsible for the issue, promotion or administration of this insurance contract.

The TSX does not guarantee the accuracy and/or the completeness of the S&P/TSX 60 INDEX stock index, and the TSX shall not be liable (whether in negligence or otherwise) to any person for any error, omission, or interruption in publication of the S&P/TSX 60 INDEX stock index, and the TSX shall not be obliged to advise any person of any such event. The TSX expressly disclaims all warranties of merchantability, fitness for a particular purpose and any other expressed or implied warranty with respect to the S&P/TSX 60 INDEX stock index. Without limiting the foregoing, the TSX shall at not time have any liability for any special, punitive, indirect or consequential losses, damages, costs, claims and expenses (including lost profits) even if notified of the possibility of such losses, damages, costs, claims and expenses.

All other provisions of the contract remain unchanged.


President and Chief Operating Officer


Senior Vice-President, Life and Health Insurance