

GUARANTEED INVESTMENT FUNDS

Helios2 Contract

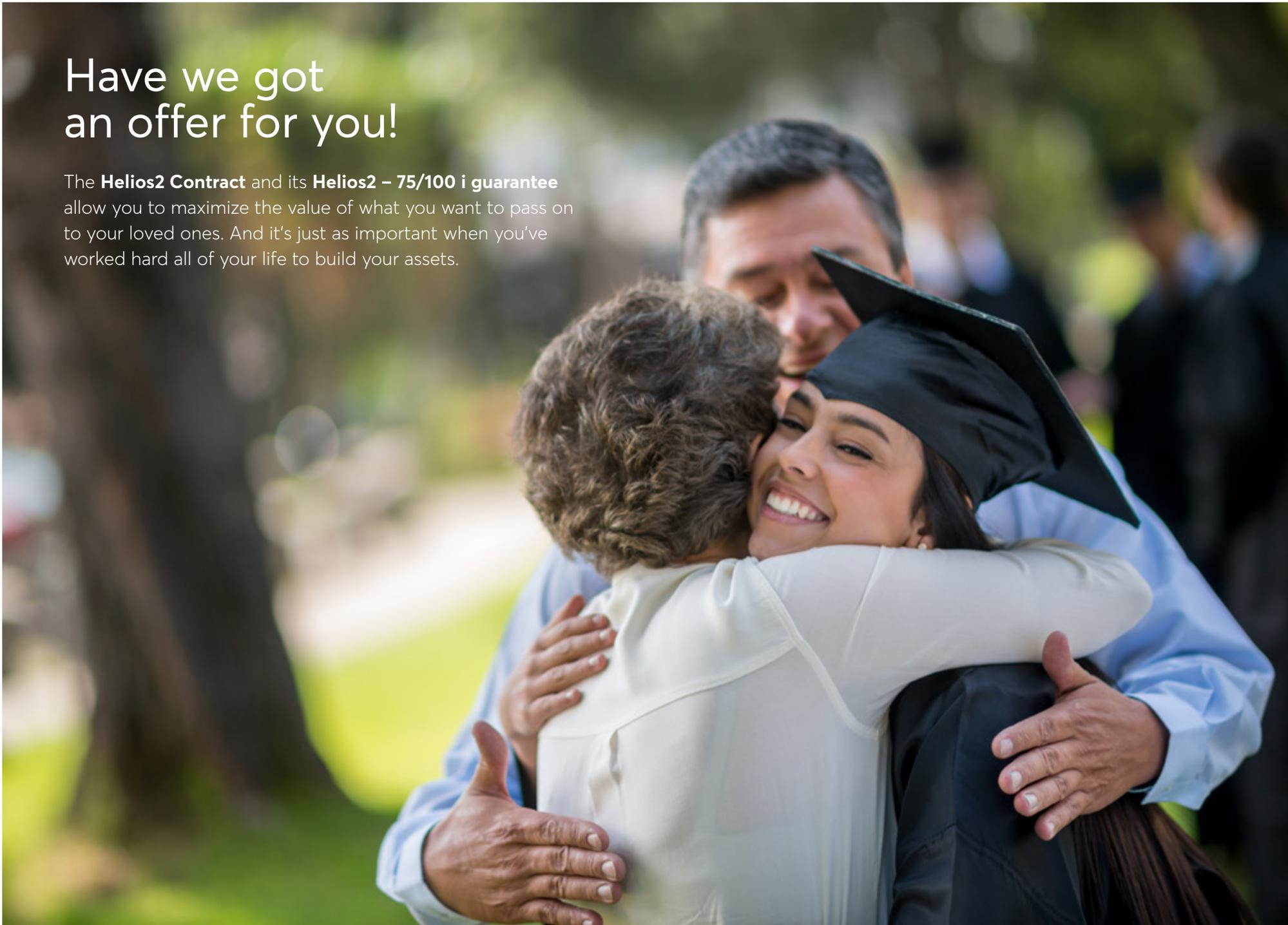
PROTECT YOUR ESTATE AND
YOUR LOVED ONES' WELL-BEING



**Are you looking for a way
to make sure your loved
ones will receive the full
value of your investment?**

Have we got an offer for you!

The **Helios2 Contract** and its **Helios2 – 75/100 i guarantee** allow you to maximize the value of what you want to pass on to your loved ones. And it's just as important when you've worked hard all of your life to build your assets.



Facts don't lie

You want to take care of those you love, even after you're gone. But does your estate planning take the following factors into consideration?

- **Inflation** erodes the value of your estate over time.
- **Market downturns** can have a negative impact on your savings.
- **The estate settlement fees** will be deducted from the amount your loved ones receive.



This table illustrates how payment to the Beneficiary¹ is calculated after an 8% decline in the market value of an initial investment of \$100,000.

| | GICs, Bonds, Stocks and Mutual Funds | Helios2 – 75/100 i ² |
|--|--------------------------------------|--|
| Initial deposit | \$100,000 | \$100,000 |
| Market value | \$92,000 | \$92,000 |
| Helios2 – 75/100 i Death Benefit | – | \$121,899 (100% + inflation until age 75) |
| Market loss | \$8,000 | \$0 |
| Estate settlement fees (probate fees, accounting fees, executor fees, legal fees and surrender fees) | \$10,000 ³ | \$0 (with the Helios Contract, your loved ones avoid having to pay the costs associated with the settlement of part of your estate costs that could reach 10% ³ of the investment value) |
| Total cost from initial deposit | \$18,000 | \$0 |
| Amount paid to heirs | \$82,000 | \$121,899 |
| Difference for your heirs: \$39,899 | | |

In this document, the Contract Owner and the Annuitant are the same person. If in your case, these are not the same person, please refer to the Contract and Information Folder.

¹ To avoid estate settlement fees, the Beneficiary must be named in the Helios2 Contract. However, estate settlement fees may apply if the Contract is held in an intermediary account or a nominee account.

² This example is for illustrative purposes and is not a guarantee of the Death Benefit paid to a Beneficiary upon the death of the Annuitant. In this example, the client deposited \$100,000 in his Helios2 Contract at age 65 and the Death Benefit was adjusted for inflation every year until age 75, based on an inflation rate of 2%. Please refer to the Contract and Information Folder for the rules governing the Death Benefit and Guarantees.

³ Approximate amount based on market rates.

Protect your investment and your loved ones' well-being with Helios2 – 75/100 i

Avoid fees and delays

Because the Helios2 Contract allows you to designate a Beneficiary, this investment is not part of your estate.⁴ Upon your death, your Beneficiary will be issued a confidential payment of the Death Benefit of your Contract within five business days,⁵ avoiding the delays and costs associated with executing a will, and sparing your loved ones all the delays and potential cash-flow problems.

Protect your investment against inflation

With Helios2 – 75/100 i, the Death Benefit guarantee is adjusted based on the increase in the cost of living or market upturns.⁶ This means that the value of your investment is protected and could even increase.

What Helios2 – 75/100 i offers:

Maturity Benefit
75% at age 105

Death Benefit
100% + protection
against inflation

Death Benefit guarantee

The Minimum Death Benefit Amount is reset every year up to age 75 to whichever is highest:⁶

- Inflation-adjusted value⁷
- Market value of your Contract
- Current Minimum Death Benefit Amount

⁴ In compliance with current legislation, the Helios2 Contract stipulates that the Death Benefit will be paid in accordance with the Contract Owner's Beneficiary designation. However, as the circumstances surrounding a Beneficiary designation can vary considerably or be overridden by the will of the Contract Owner, interested parties should consult a legal advisor (lawyer or notary) for an assessment of their specific situation. If the Contract is held in an intermediary account or a nominee account, estate settlement fees may apply.

⁵ Conditions apply, including the receipt of appropriate documentation, such as a death certificate.

⁶ Please refer to the Contract and Information Folder for more detail.

⁷ Please refer to the Contract and Information Folder for more information about the calculation of the automatic resets of the guaranteed Minimum Death Benefit Amount.



IF YOU'RE LOOKING TO MAXIMIZE THE VALUE OF YOUR ESTATE SO YOU CAN LEAVE YOUR LOVED ONES AS MUCH AS POSSIBLE, **HELIOS2 – 75/100 i** MAY BE RIGHT FOR YOU.

What is a Guaranteed Investment Fund (GIF)?

A Guaranteed Investment Fund is a segregated fund created and issued exclusively by a life insurance company. GIFs are offered through contracts that provide Maturity and Death Benefit Guarantees.

What is a Beneficiary?

The Beneficiary is the person who will receive the greater of the Minimum Death Benefit Amount (guaranteed under the selected Guarantee) or the value of your Contract when you die.⁸

What is the Death Benefit?

The Death Benefit is the amount that will be paid to your Beneficiary upon your death. It is the greater of the Minimum Death Benefit Amount (guaranteed under the selected Guarantee) or the value of your Contract when you die.⁸ The Minimum Death Benefit Amount increases based on market upswings while remaining protected against market downturns.

⁸ Your Contract's value is calculated on the day we receive all documents required by our administrative rules.

What is inflation?

Inflation is a variation of the general price level of goods and services. It is measured annually and expressed as a percentage. When inflation increases, the purchasing power of each dollar you have decreases by the same amount. As a result, inflation can erode the value of your estate over time.

\$100,000 in savings today will only
be worth **\$53,939*** in 25 years.

Every year, the rise in the cost of living
reduces the value of your savings.

* Based on a 2.5% annual inflation rate.

Desjardins: A name you can count on!

Desjardins Group is the leading cooperative financial group in Canada and one of the country's best-capitalized financial institutions. It enjoys credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most stable financial institutions in the world according to *The Banker* magazine.

To learn more more about the Helios2 Contract, please contact your advisor today.

desjardinslifeinsurance.com/helios2

The Contract and Information Folder and the Fund Facts document contain important information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2 and the DFS Guaranteed Investment Funds. The Contract and Information Folder also contains a glossary of defined terms. Please read these documents carefully before investing. DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.

Helios2 and DFS Guaranteed Investment Funds are registered trademarks of Desjardins Financial Security Life Assurance Company.



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company. Desjardins Insurance® and its logo are trademarks of the Fédération des caisses Desjardins du Québec, used under licence.
200 Rue Des Commandeurs, Lévis QC G6V 6R2 / 1-866-647-5013