

FOR ADVISOR
USE ONLY

HELIOS2[®] CONTRACT

Guaranteed
Investment Funds

QUICK REFERENCE GUIDE



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

THREE GUARANTEES TO CHOOSE FROM¹ →

HELIOS2 – 75/75

HELIOS2 – 75/100i

HELIOS2 – 100/100i

→ HELIOS2 – 75/75

PROTECT YOUR CLIENTS' INVESTMENTS

Why invest in mutual funds when guaranteed investment funds offer the same growth potential, but with a safety net?

- Prompt payment of the Death Benefit²
- Creditor protection³

WHAT DOES THIS GUARANTEE OFFER?

75%	75%
AT CONTRACT MATURITY⁴ The Maturity Benefit ⁵ is the greater of: <ul style="list-style-type: none">→ The market value of the Units attributed to the Contract→ 75% of Deposits, less adjustments for withdrawals	ON THE ANNUITANT'S⁶ DEATH On the Annuitant's death, the Death Benefit is the greater of: <ul style="list-style-type: none">→ The market value of the Units attributed to the Contract→ 75% of Deposits, less adjustments for withdrawals When the Death Benefit is paid out, the Contract is terminated

1 The Owner must select one of the four Guarantees available under this Contract. The Owner may change the Guarantee of their Contract once per calendar year by submitting written notification, unless such a change would result in the new Guaranteed Amount being less than 75% of the sum of Deposits adjusted for withdrawals. The Contract must satisfy all Deposit requirements of the selected Guarantee. Please refer to the Contract and Information Folder for more information.

2 Conditions apply, including receipt of the appropriate documentation, such as a death certificate. The Beneficiary must be named in the Contract.

3 In order for the Contract to be exempt from seizure, the Owner's (in Quebec) or Annuitant's relationship with the Beneficiary must meet certain criteria. In addition, exemption from seizure rules can be complex and may vary between provinces. Interested parties should consult a legal expert (lawyer or notary) for an assessment of their specific situation.

4 The Contract matures when the Annuitant reaches age 105.

5 The Minimum Maturity Benefit Amount is reduced in proportion to any Units that may have been surrendered. Please refer to the Contract and Information Folder for more information about the surrender of Units.

6 The Annuitant is the person on whose life the Contract is based. When the Annuitant dies, the Death Benefit is paid to the Beneficiary named by the Contract Owner.



TERMS FOR THIS GUARANTEE

DEPOSIT REQUIREMENTS

	SERIES 6	SERIES 8
Maximum Annuitant age	age 90 (inclusive) (Fee Option A)	age 80 (inclusive) (Fee Options B, C, D and E)
INITIAL DEPOSIT		
Minimum lump-sum amount ⁷		\$1,000
Minimum monthly pre-authorized debit (PAD) amount ⁸		\$50
RRIF or locked-in Contract		\$10,000
ADDITIONAL DEPOSITS		
Minimum lump-sum amount		\$500
Minimum monthly pre-authorized debit (PAD) amount ⁸		\$50
MINIMUM TOTAL MARKET VALUE		
Market value of the Units attributed to all Individual Variable Insurance Contracts issued to the Owner by the Company (Helios2 Contract and all Contracts previously issued by the Company)	N/A	\$250,000 ⁹

⁷ The minimum Deposit per Fund is \$500.

⁸ The minimum PAD amount per Fund is \$25.

⁹ The Company will perform a periodic evaluation to determine which Series the client qualifies for. The Company will take into consideration the market value of the Units attributed to all Individual Variable Insurance Contracts offered by the Company (Helios2 Contract and all Contracts previously offered by the Company only) for which the client is the Owner. For the purposes of the evaluation, Contracts held in the client's name and Contracts held externally in a nominee or an intermediary account are not calculated together. If the client meets the \$250,000 threshold for Series 8, they will automatically be eligible for the lower Management Expense Ratios (MERs) of this Series. However, the lower MER will apply to Deposits in the current Contract only. Conversely, if it is noted that the market value of the Units is less than \$150,000, even if the client had previously qualified for the lower Management Expense Ratios of Series 8, the Company will switch Series 8 Units to Series 6 Units. However, the higher MER will apply to Deposits in the current Contract only.

→ HELIOS2 – 75/100i

PROTECT YOUR CLIENTS' ESTATES

When your clients have worked hard all their lives to build up their estates, they want to take advantage of all the available options to ensure they leave their loved ones as much as they can.

→ Inflation-adjusted Death Benefit **It's the only one of its kind in Canada!**

WHAT DOES THIS GUARANTEE OFFER?

75%	100%	i
<p>AT CONTRACT MATURITY¹⁰</p> <p>The Maturity Benefit¹¹ is the greater of:</p> <ul style="list-style-type: none">→ The market value of the Units attributed to the Contract→ 75% of Deposits, less adjustments for withdrawals	<p>ON THE ANNUITANT'S¹² DEATH</p> <p>On the Annuitant's death, the Death Benefit¹³ is the greater of:</p> <ul style="list-style-type: none">→ The market value of the Units attributed to the Contract→ The Minimum Death Benefit Amount, which is equal to 100% of the value of each Deposit <p>Up to the Annuitant's 75th birthday, the Minimum Death Benefit Amount is reset every year on the Contract Anniversary Date based on the greater of:</p> <ul style="list-style-type: none">→ The current Minimum Death Benefit Amount→ The market value of the Units attributed to the Contract, calculated at the next Valuation Date following the Contract Anniversary Date→ The inflation-adjusted value <p>When the Death Benefit is paid out, the Contract is terminated.</p>	<p>INFLATION-ADJUSTED VALUE¹⁴</p> <ul style="list-style-type: none">→ Initially equal to 100% of the value of the Deposits paid into the Contract→ Reset annually on the Contract Anniversary Date based on the consumer price index (CPI)¹⁵ <p>Annual resets end when the Annuitant turns 75.</p>

10 The Contract matures when the Annuitant reaches age 105.

11 The Minimum Maturity Benefit Amount is reduced in proportion to any Units that may have been surrendered. Refer to the Contract and Information Folder for more information about surrendering Units.

12 The Annuitant is the person on whose life the Contract is based. When the Annuitant dies, the Death Benefit is paid to the Beneficiary named by the Contract Owner.

13 The Minimum Death Benefit Amount is reduced in proportion to any Units that may have been surrendered. Refer to the Contract and Information Folder for more information about surrendering Units.

14 The inflation-adjusted value is reduced in proportion to any Units that may have been surrendered. Refer to the Contract and Information Folder for more information about surrendering Units.

15 The inflation-adjusted value is calculated based on the CPI increase established by Statistics Canada for the one-year period ending the previous November 30, up to a maximum of 5%.



TERMS FOR THIS GUARANTEE

DEPOSIT REQUIREMENTS

	SERIES 6	SERIES 8
Maximum Annuitant age	age 80 (inclusive)	
INITIAL DEPOSIT		
Minimum lump-sum amount ¹⁶	\$1,000	
Minimum monthly pre-authorized debit (PAD) amount ¹⁷	\$50	
RRIF or locked-in Contract	\$10,000	
ADDITIONAL DEPOSITS		
Minimum lump-sum amount	\$500	
Minimum monthly pre-authorized debit (PAD) amount ¹⁷	\$50	
MINIMUM TOTAL MARKET VALUE		
Market value of the Units attributed to all Individual Variable Insurance Contracts issued to the Owner by the Company (Helios2 Contract and all Contracts previously issued by the Company)	N/A	\$250,000 ¹⁸

¹⁶ The minimum Deposit per Fund is \$500.

¹⁷ The minimum PAD amount per Fund is \$25.

¹⁸ The Company will perform a periodic evaluation to determine which Series the client qualifies for. The Company will take into consideration the market value of the Units attributed to all Individual Variable Insurance Contracts offered by the Company (Helios2 Contract and all Contracts previously offered by the Company only) for which the client is the Owner. For the purposes of the evaluation, Contracts held in the client's name and Contracts held externally in a nominee or an intermediary account are not calculated together. If the client meets the \$250,000 threshold for Series 8, they will automatically be eligible for the lower Management Expense Ratios (MERs) of this Series. However, the lower MER will apply to Deposits in the current Contract only. Conversely, if it is noted that the market value of the Units is less than \$150,000, even if the client had previously qualified for the lower Management Expense Ratios of Series 8, the Company will switch Series 8 Units to Series 6 Units. However, the higher MER will apply to Deposits in the current Contract only.

→ HELIOS2 – 100/100i

COMPREHENSIVE PROTECTION FOR YOUR CLIENTS

Help them plan for the future they want—no compromise, no risk.

- Deposits 100% protected after 15 years
- Inflation-adjusted Death Benefit **It's the only one of its kind in Canada!**

WHAT DOES THIS GUARANTEE OFFER?

100%	100%	i
<p>AT CONTRACT MATURITY¹⁹</p> <p>The Maturity Benefit²⁰ is the greater of:</p> <ul style="list-style-type: none">→ The market value of the Units attributed to the Contract→ The Minimum Maturity Benefit Amount equal to 100% of Deposits,²¹ less adjustments for withdrawals	<p>ON THE ANNUITANT'S²² DEATH</p> <p>On the Annuitant's death, the Death Benefit²³ is the greater of:</p> <ul style="list-style-type: none">→ The market value of the Units attributed to the Contract→ The Minimum Death Benefit Amount, which is equal to 100% of the value of each Deposit <p>Up to the Annuitant's 75th birthday, the Minimum Death Benefit Amount is reset every year on the Contract Anniversary Date based on the greater of:</p> <ul style="list-style-type: none">→ The current Minimum Death Benefit Amount→ The market value of the Units attributed to the Contract, calculated at the next Valuation Date following the Contract Anniversary Date→ The inflation-adjusted value <p>When the Death Benefit is paid out, the Contract is terminated.</p>	<p>INFLATION-ADJUSTED VALUE²⁴</p> <ul style="list-style-type: none">→ Initially equal to 100% of the value of the Deposits paid into the Contract→ Reset annually on the Contract Anniversary Date based on the consumer price index (CPI)²⁵ <p>Annual resets end when the Annuitant turns 75.</p>

The Contract Owner can request a reset of the Minimum Maturity Benefit Amount at any time, but no more than twice per calendar year. When the Minimum Maturity Benefit Amount is reset, the Maturity Date is pushed back to 15 years after the reset date.

19 The Contract matures 15 years after the initial Deposit date. After a reset, The Contract Maturity Date will be 15 years after the last reset. The Contract ends when the Annuitant reaches age 105.

20 The Minimum Maturity Benefit Amount is reduced in proportion to any Units that may have been surrendered. Refer to the Contract and Information Folder for more information about surrendering Units.

21 100% of Deposits made in the Contract's first year, and 75% of Deposits made in subsequent years.

22 The Annuitant is the person on whose life the Contract is based. When the Annuitant dies, the Death Benefit is paid to the Beneficiary named by the Contract Owner.

23 The Minimum Death Benefit Amount is reduced in proportion to any Units that may have been surrendered. Refer to the Contract and Information Folder for more information about surrendering Units.

24 The inflation-adjusted value is reduced in proportion to any Units that may have been surrendered. Refer to the Contract and Information Folder for more information about surrendering Units.

25 The inflation-adjusted value is calculated based on the CPI increase established by Statistics Canada for the one-year period ending the previous November 30, up to a maximum of 5%.



TERMS FOR THIS GUARANTEE

DEPOSIT REQUIREMENTS

	SERIES 6	SERIES 8
Maximum Annuitant age	age 80 (inclusive)	
INITIAL DEPOSIT		
Minimum lump-sum amount ²⁶	\$1,000	
Minimum monthly pre-authorized debit (PAD) amount ²⁷	\$50	
RRIF or locked-in Contract	\$10,000	
ADDITIONAL DEPOSITS		
Minimum lump-sum amount	\$500	
Minimum monthly pre-authorized debit (PAD) amount ²⁷	\$50	
MINIMUM TOTAL MARKET VALUE		
Market value of the Units attributed to all Individual Variable Insurance Contracts issued to the Owner by the Company (Helios2 Contract and all Contracts previously issued by the Company)	N/A	\$250,000 ²⁸

²⁶ The minimum Deposit per Fund is \$500.

²⁷ The minimum PAD amount per Fund is \$25.

²⁸ The Company will perform a periodic evaluation to determine which Series the client qualifies for. The Company will take into consideration the market value of the Units attributed to all Individual Variable Insurance Contracts offered by the Company (Helios2 Contract and all Contracts previously offered by the Company only) for which the client is the Owner. For the purposes of the evaluation, Contracts held in the client's name and Contracts held externally in a nominee or an intermediary account are not calculated together. If the client meets the \$250,000 threshold for Series 8, they will automatically be eligible for the lower Management Expense Ratios (MERs) of this Series. However, the lower MER will apply to Deposits in the current Contract only. Conversely, if it is noted that the market value of the Units is less than \$150,000, even if the client had previously qualified for the lower Management Expense Ratios of Series 8, the Company will switch Series 8 Units to Series 6 Units. However, the higher MER will apply to Deposits in the current Contract only.

FUNDS OFFERED

For fund codes and MERs, see the Fund chart (13244E).

	HELIOS2 – 75/75	HELIOS2 – 75/100i	HELIOS2 – 100/100i
INVESTMENT SOLUTIONS			
→ DFS GIF – Conservative	✓	✓	✓
→ DFS GIF – Moderate	✓	✓	✓
→ DFS GIF – Balanced	✓	✓	✓
→ DFS GIF – Growth	✓	✓	✓
→ DFS GIF – Maximum Growth	✓	✓	✓
RESPONSIBLE INVESTMENT PORTFOLIOS			
→ DFS GIF – Conservative – Desjardins SocieTerra	✓	✓	✓
→ DFS GIF – Moderate – Desjardins SocieTerra	✓	✓	✓
→ DFS GIF – Balanced – Desjardins SocieTerra	✓	✓	✓
→ DFS GIF – Growth – Desjardins SocieTerra	✓	✓	✓
→ DFS GIF – Maximum Growth – Desjardins SocieTerra	✓	✓	✓
→ DFS GIF – 100% Equity – Desjardins SocieTerra	✓	✓	✓
WISE ETF PORTFOLIOS			
→ DFS GIF – Fixed Income – Desjardins Wise ETF	✓	✓	✓
→ DFS GIF – Conservative – Desjardins Wise ETF	✓	✓	✓
→ DFS GIF – Balanced – Desjardins Wise ETF	✓	✓	✓
→ DFS GIF – Growth – Desjardins Wise ETF	✓	✓	✓
→ DFS GIF – Maximum Growth – Desjardins Wise ETF	✓	✓	✓
→ DFS GIF – 100% Equity – Desjardins Wise ETF	✓	✓	✓



	HELIOS2 – 75/75	HELIOS2 – 75/100i	HELIOS2 – 100/100i
INDIVIDUAL FUNDS			
INCOME			
→ DFS GIF – Money Market	✓	✓	✓
→ DFS GIF – Canadian Bond	✓	✓	✓
→ DFS GIF – Global Tactical Bond – Desjardins	✓	✓	✓
BALANCED AND ASSET ALLOCATION			
→ DFS GIF – Diversified Income – Franklin Quotential *	✓	✓	n/a
→ DFS GIF – Balanced Income – Franklin Quotential *	✓	✓	n/a
→ DFS GIF – Canadian Balanced – Fidelity	✓	✓	n/a
→ DFS GIF – U.S. Monthly Income – Fidelity	✓	✓	✓
→ DFS GIF – Global Balanced – Jarislowsky Fraser	✓	✓	✓
→ DFS GIF – Canadian Balanced – Fiera Capital	✓	✓	✓
→ DFS GIF – Balanced Growth – Franklin Quotential *	✓	✓	n/a
→ DFS GIF – Canadian Balanced – CI Signature	✓	✓	✓
→ DFS GIF – Income and Growth – CI Signature	✓	✓	✓
→ DFS GIF – Growth and Income – NEI	✓	✓	✓
→ DFS GIF – Growth – NEI Select	✓	✓	✓
→ DFS GIF – Asset Allocation – Cambridge	✓	✓	✓
→ DFS GIF – Growth – Franklin Quotential *	✓	✓	n/a
CANADIAN EQUITY			
→ DFS GIF – Dividend Income – Desjardins	✓	✓	✓
→ DFS GIF – Canadian Dividend – NEI	✓	✓	✓
→ DFS GIF – Canadian Equity – Desjardins	✓	✓	✓
→ DFS GIF – Canadian Equity – Jarislowsky Fraser	✓	✓	✓
→ DFS GIF – Canadian Equity – Fidelity True North®	✓	✓	✓
→ DFS GIF – Canadian Equity – Franklin Bissett *	✓	✓	✓
→ DFS GIF – Canadian Small Cap Equity – NEI	✓	✓	n/a
→ DFS GIF – Small Cap – Franklin Bissett *	✓	✓	n/a
FOREIGN EQUITY			
→ DFS GIF – American Equity – MFS	✓	✓	✓
→ DFS GIF – American Equity Value – Desjardins	✓	✓	✓
→ DFS GIF – Global Dividend – Desjardins	✓	✓	✓
→ DFS GIF – Global Equity – Desjardins	✓	✓	✓
→ DFS GIF – Global Equity – MFS	✓	✓	✓
→ DFS GIF – International Equity – MFS	✓	✓	✓
→ DFS GIF – International Equity Growth – Desjardins	✓	✓	✓

*Funds closed to additional Deposits and switches



**webi.ca:
for all things Helios2!**

For more information
and sales materials, visit

webi.ca/Helios2Contract



Added protection: Assuris

Desjardins Financial Security is a member of Assuris, the not-for-profit organization that protects Canadian policyholders if their life insurance company should fail.

VISIT

assuris.ca

to learn more

DESJARDINS

Desjardins Group is the leading cooperative financial group in Canada and the sixth largest in the world. The scope of our product and service offer is unique, encompassing expertise in wealth management, life and health insurance, property and casualty insurance, and financial services for individuals and businesses. Desjardins has pioneered responsible investing in Canada and continues to be a leading supporter and promoter of this sector.

\$349.9

BILLION IN TOTAL ASSETS*

+7 MILLION

MEMBERS AND CLIENTS*

- Standard & Poor's: A+
- Moody's: Aa1
- DBRS: AA
- Fitch: AA

OFFER THE HELIOS2 CONTRACT!

**Your regional sales director can help you sell the Helios2 Contract.
Reach out today!**

The Contract and Information Folder and the Funds 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.

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* Fidelity True North is a registered trademark of FMR Corp.

* Trademark owned by Desjardins Financial Security.

* As at June 30, 2020.