

FOR ADVISOR  
USE ONLY

# HELIOS2<sup>®</sup> CONTRACT

Guaranteed  
Investment Funds

INVESTMENT SOLUTIONS



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.



# SIMPLIFY YOUR CLIENTS' LIVES WITH OUR INVESTMENT SOLUTIONS!

We've designed five investment solutions to meet all your clients' needs in one easy step. Determine which solution is best for them, and we'll take care of the rest!





Your clients will have access to a mix of funds that:






- Are distributed across all asset classes
- Have been selected for their complementary management styles
- Are rebalanced for weighting at least every six months with no action required

## INVESTMENT SOLUTIONS (allocations as at June 3, 2021)

UNDERLYING FUNDS	DFS GIF – Conservative	DFS GIF – Moderate	DFS GIF – Balanced	DFS GIF – Growth	DFS GIF – Maximum Growth
<b>FIXED INCOME</b>	<b>80.0%</b>	<b>65.0%</b>	<b>50.0%</b>	<b>35.0%</b>	<b>20.0%</b>
→ DGIA Canadian Bond Fund	51.2%	41.6%	32.0%	22.4%	12.8%
→ Desjardins Enhanced Bond Fund	12.8%	10.4%	8.0%	5.6%	3.2%
→ Desjardins Global Managed Bond Fund	16.0%	13.0%	10.0%	7.0%	4.0%
<b>EQUITY</b>	<b>20.0%</b>	<b>35.0%</b>	<b>50.0%</b>	<b>65.0%</b>	<b>80.0%</b>
<b>CANADIAN EQUITY</b>					
→ Beutel Goodman Fundamental Canadian Equity Fund	2.78%	4.86%	6.95%	9.03%	11.11%
→ Desjardins Canadian Equity Fund	2.78%	4.86%	6.95%	9.03%	11.11%
<b>AMERICAN EQUITY</b>					
→ BlackRock® CDN US Equity Index Fund	8.01%	14.05%	20.06%	26.07%	32.11%
<b>INTERNATIONAL EQUITY</b>					
→ Desjardins Overseas Equity Fund	1.77%	3.09%	4.41%	5.74%	7.06%
→ Desjardins Overseas Equity Growth Fund	1.77%	3.09%	4.41%	5.74%	7.06%
→ Desjardins Global Dividend Fund	2.89%	5.05%	7.22%	9.39%	11.55%
<b>AVAILABLE WITH THE FOLLOWING HELIOS2 CONTRACT GUARANTEES:</b>					
→ Helios2 – 75/75	✓	✓	✓	✓	✓
→ Helios2 – 75/100 i	✓	✓	✓	✓	✓
→ Helios2 – 100/100 i	✓	✓	✓	✓	✓

# LEARN MORE ABOUT THE UNDERLYING FUNDS

FUND NAME	FUND MANAGER	ASSET CLASS	DETAILS
DGIA CANADIAN BOND FUND		Canadian Fixed Income	<ul style="list-style-type: none"> <li>→ This fund invests in a portfolio of fixed-income securities from the Canadian bond market.</li> <li>→ It uses a fundamental investment approach and targets a consistent allocation of value-added sources.</li> <li>→ The fund manager seeks to add value through management of duration, yield curve and credit risk.</li> </ul>
DESJARDINS ENHANCED BOND FUND		Canadian Fixed Income	<ul style="list-style-type: none"> <li>→ This fund aims to benefit from exposure to credit risk.</li> <li>→ It's a core plus fund that offers sector diversification for corporate bonds, investing in: Canadian government and corporate bonds, U.S. government and corporate bonds, global government and corporate bonds, high-yield bonds and emerging market bonds.</li> </ul>
DESJARDINS GLOBAL MANAGED BOND FUND		Global Fixed Income	<ul style="list-style-type: none"> <li>→ This fund invests in fixed-income global securities.</li> <li>→ It invests in global government and corporate bonds, high-yield bonds and emerging market bonds.</li> </ul>
DESJARDINS CANADIAN EQUITY FUND		Canadian Equity	<ul style="list-style-type: none"> <li>→ This fund uses a two-in-one strategy: seeking exposure to potential growth while maintaining adequate diversification.</li> <li>→ It also uses a <i>quantamental</i> strategy: fundamental analysis (65%), quantitative analysis (25%) and technical analysis (10%).</li> <li>→ It seeks out short-term opportunities, and underperforming stocks are rapidly liquidated, with a portfolio turnover rate of 150% to 200%.</li> </ul>

FUND NAME	FUND MANAGER	ASSET CLASS	DETAILS
BEUTEL GOODMAN FUNDAMENTAL CANADIAN EQUITY FUND	 BEUTEL, GOODMAN & COMPANY LTD.	Canadian Equity	<ul style="list-style-type: none"> <li>→ This fund, actively managed, aims to provide long-term capital appreciation by investing primarily in a diversified portfolio of common shares and other equity securities of large capitalization Canadian issuers.</li> <li>→ The fund's strategy uses a disciplined, bottom-up, fundamental approach that favours securities offering the best economic value in the market regardless of what sector the issuer operates in.</li> <li>→ The manager emphasizes identifying stocks that are undervalued in relation to the asset value or earnings power of the company.</li> </ul>
BLACKROCK® CDN US EQUITY INDEX FUND	 BLACKROCK <sup>MD</sup>	U.S. Equity	<ul style="list-style-type: none"> <li>→ This fund's objective is to grow capital over the long term by tracking the returns of the S&amp;P 500 Index.</li> </ul>
DESJARDINS OVERSEAS EQUITY FUND	 FIERA CAPITAL	International Equity	<ul style="list-style-type: none"> <li>→ This fund uses Fiera's proprietary approach: <b>TIME</b> (Track record, Industry, Management, Economic moat test).</li> <li>→ It aims to provide capital growth from a high-quality, high-conviction portfolio.</li> <li>→ It uses a two-pronged risk management approach to protect capital.</li> </ul>
DESJARDINS OVERSEAS EQUITY GROWTH FUND	 BAILLIE GIFFORD	International Equity	<ul style="list-style-type: none"> <li>→ To tap into potential growth over the next decade, this fund's high-conviction manager seeks to invest in companies with competitive financial and strategic advantages.</li> <li>→ It uses an active management approach that steers clear of passing fads, because it's more profitable to be at the forefront of trends than to follow them.</li> </ul>
DESJARDINS GLOBAL DIVIDEND FUND	 Mondrian INVESTMENT PARTNERS	International Equity	<ul style="list-style-type: none"> <li>→ Access to a portfolio of large- and mid-cap global stocks</li> <li>→ Stock selection focuses on companies with strong value characteristics that are capable of generating significant and stable cash flows, allowing them to pay dividends.</li> </ul>

# TRYING TO DECIDE WHICH INVESTMENT SOLUTION IS THE BEST FIT FOR YOUR CLIENT?

We have a calculator to help you do just that! Answer a few questions and the calculator will make a recommendation for your client based on their risk tolerance and financial situation.

**GO TO**

**[webi.ca/Helios2Contract](http://webi.ca/Helios2Contract)**

# ABOUT DESJARDINS GROUP

Desjardins Group is the leading cooperative financial group in Canada and the sixth largest in the world, with assets of \$362.0 billion\*. It has been rated one of Canada's Top 100 Employers by Mediacorp. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. Ranked among the world's strongest banks according to *The Banker* magazine, Desjardins has one of the highest capital ratios and credit ratings in the industry.

## 1<sup>ST</sup> RESPONSIBLE INVESTMENT (RI) FINANCIAL INSTITUTION IN CANADA

Pioneer in the RI field since 1990, Desjardins offers the largest selection of RI solutions in addition to having the most in-depth RI expertise, thanks to a team of internationally recognized portfolio managers.

[webi.ca](http://webi.ca)

The Contract and Information Folder and the Fund Facts documents contain important information on the Desjardins Financial Security Guaranteed Investment Funds Plan - Helios2 and the DFS Guaranteed Investment Funds. Please note that our defined terms can be found in the Contract and Information Folder. 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 and its logo are trademarks of the Fédération des caisses Desjardins du Québec used under licence.

® BlackRock is a registered trademark of BlackRock, Inc.

® Trademark owned by Desjardins Financial Security.

DESJARDINS INSURANCE refers to Desjardins Financial Security Life Assurance Company.  
200, rue des Commandeurs, Lévis (QC) G6V 6R2  
1-866-647-5013

\* As at December 31, 2020

