

NOVEMBER 2020

# Charges and Fees, Fund Codes and Commission Charts

GUARANTEED INVESTMENT FUNDS

## Contracts

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Helios2

Helios

Millennia III – New Era

Millennia III – Classic

Millennia III – First Edition

Imperial Growth Plan



DFS Guaranteed Investment Funds are established by  
Desjardins Financial Security Life Assurance Company.

# Helios2 Contract

Deposit Requirements for Series 6			
	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i
Maximum Annuitant Age to make a Deposit (inclusively)	90 (Series 6A) 80 (Series 6B, 6C, 6D and 6E)	80	80
Minimum Initial Deposit*	\$1,000	\$1,000	\$1,000
<b>or</b> Minimum Pre-Authorized Debit (PAD) – per month**	\$50	\$50	\$50
Additional Deposit			
Minimum Lump Sump	\$500	\$500	\$500
<b>or</b> Minimum PAD per month	\$50	\$50	\$50

\* Minimum Deposit per Fund is \$500. Minimum Deposit for contracts registered as RRIF or containing locked-in money is \$10,000.

\*\* Minimum PAD amount per Fund is \$25.

Deposit Requirements for Series 7			
	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i
Maximum Annuitant Age to make a Deposit (inclusively)	90	80	80
Minimum Initial Deposit*	\$250,000	\$250,000	\$250,000
<b>or</b> Minimum Pre-Authorized Debit (PAD) – per month**	N/A	N/A	N/A
Additional Deposit			
Minimum Lump Sump	\$500	\$500	\$500
<b>or</b> Minimum PAD per month	\$50	\$50	\$50

\* Minimum Deposit per Fund is \$500.

\*\* Minimum PAD amount per Fund is \$25.

Deposit Requirements for Series 8			
	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i
Maximum Annuitant Age to make a Deposit (inclusively)	90 (Series 8A) 80 (Series 8B, 8C, 8D and 8E)	80	80
Minimum Initial Deposit*	\$1,000	\$1,000	\$1,000
<b>or</b> Minimum Pre-Authorized Debit (PAD) – per month**	\$50	\$50	\$50
Additional Deposit			
Minimum Lump Sump	\$500	\$500	\$500
<b>or</b> Minimum PAD per month	\$50	\$50	\$50
Minimum Total Market Value			
Market Value of the units attributed to all individual variable insurance contracts offered by the Company (Helios2 Contract and all the Contracts previously offered by the Company only)***	\$250,000	\$250,000	\$250,000

\* Minimum Deposit per Fund is \$500. Minimum Deposit for contracts registered as RRIF or containing locked-in money is \$10,000.

\*\* Minimum PAD amount per Fund is \$25.

\*\*\* Valuation of the market value is performed periodically in accordance with our administrative rules.

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 are the Owner. For the purposes of the evaluation, Contracts held in the client name and Contracts held externally in a nominee or an intermediary account(s) 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. Note however that the lower MER will apply to Deposits in the current Contract only.

Conversely, if it is noted that the market value of the units attributed to the client's individual variable insurance contracts with the Company (Helios2 Contract and all Contracts previously offered by the Company only) 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. Note however that the higher MER will apply to Deposits in the current Contract only.

## CHARGES AND FEES

## Helios2 Contract – Series 6 and 8

Fund Name	Series 6 MER	Series 8 MER	Helios2 – 75/100 i Additional Guarantee Fee	Helios2 – 100/100 i Additional Guarantee Fee
<b>Investment Solutions</b>				
DFS GIF – Conservative	2.25%	1.88%	0.30%	0.65%
DFS GIF – Moderate	2.29%	1.95%	0.35%	0.70%
DFS GIF – Balanced	2.34%	2.00%	0.50%	0.85%
DFS GIF – Growth	2.37%	2.03%	0.50%	1.05%
DFS GIF – Maximum Growth	2.45%	2.13%	0.50%	1.35%
<b>Responsible Investment Portfolios</b>				
DFS GIF – Conservative – Desjardins SocieTerra	2.33%	1.96%	0.30%	0.90%
DFS GIF – Moderate – Desjardins SocieTerra	2.41%	2.07%	0.40%	0.90%
DFS GIF – Balanced – Desjardins SocieTerra	2.38%	2.05%	0.45%	0.95%
DFS GIF – Growth – Desjardins SocieTerra	2.49%	2.09%	0.50%	1.15%
DFS GIF – Maximum Growth – Desjardins SocieTerra	2.62%	2.30%	0.55%	1.35%
DFS GIF – 100% Equity – Desjardins SocieTerra	2.76%	2.41%	0.60%	1.35%
<b>Wise ETF Portfolios</b>				
DFS GIF – Fixed Income – Desjardins Wise ETF	1.72%	1.38%	0.25%	0.50%
DFS GIF – Conservative – Desjardins Wise ETF	2.30%	1.95%	0.30%	0.65%
DFS GIF – Balanced – Desjardins Wise ETF	2.36%	2.01%	0.50%	0.85%
DFS GIF – Growth – Desjardins Wise ETF	2.41%	2.07%	0.50%	1.15%
DFS GIF – Maximum Growth – Desjardins Wise ETF	2.47%	2.13%	0.55%	1.35%
DFS GIF – 100% Equity – Desjardins Wise ETF	2.53%	2.18%	0.55%	1.35%
<b>Individual Funds</b>				
<b>Income</b>				
DFS GIF – Money Market	1.07%	0.73%	0.15%	0.30%
DFS GIF – Canadian Bond	1.69%	1.36%	0.20%	0.45%
DFS GIF – Global Tactical Bond – Desjardins	2.13%	1.78%	0.45%	0.95%
<b>Balanced and Asset Allocation</b>				
DFS GIF – Diversified Income – Franklin Quotential*	2.67%	2.32%	0.45%	N/A
DFS GIF – Balanced Income – Franklin Quotential*	2.69%	2.33%	0.45%	N/A
DFS GIF – Canadian Balanced – Fidelity	2.70%	2.36%	0.50%	N/A
DFS GIF – U.S. Monthly Income – Fidelity	2.73%	2.39%	0.50%	1.05%
DFS GIF – Global Balanced – Jarislowsky Fraser	2.51%	2.17%	0.45%	1.05%
DFS GIF – Canadian Balanced – Fiera Capital	2.40%	2.08%	0.45%	1.15%
DFS GIF – Balanced Growth – Franklin Quotential*	2.73%	2.37%	0.45%	N/A
DFS GIF – Canadian Balanced – CI Signature	2.69%	2.34%	0.50%	1.15%
DFS GIF – Income and Growth – CI Signature	2.73%	2.40%	0.50%	1.35%
DFS GIF – Growth and Income – NEI	2.73%	2.41%	0.50%	1.35%
DFS GIF – Growth – NEI Select	2.88%	2.57%	0.55%	1.35%
DFS GIF – Asset Allocation – Cambridge	2.59%	2.26%	0.50%	1.35%
DFS GIF – Growth – Franklin Quotential*	2.84%	2.50%	0.50%	N/A
<b>Canadian Equity</b>				
DFS GIF – Dividend Income – Desjardins	2.39%	2.09%	0.50%	1.35%
DFS GIF – Canadian Dividend – NEI	2.71%	2.39%	0.50%	1.35%
DFS GIF – Canadian Equity – Desjardins	2.59%	2.24%	0.60%	1.35%
DFS GIF – Canadian Equity – Jarislowsky Fraser	2.68%	2.33%	0.65%	1.35%
DFS GIF – Canadian Equity – Fidelity True North®	2.93%	2.61%	0.65%	1.35%
DFS GIF – Canadian Equity – Franklin Bissett*	2.75%	2.44%	0.60%	1.35%
DFS GIF – Canadian Small Cap Equity – NEI	3.03%	2.72%	0.60%	N/A
DFS GIF – Small Cap – Franklin Bissett*	3.12%	2.77%	0.60%	N/A
<b>Foreign Equity</b>				
DFS GIF – American Equity – MFS	2.68%	2.35%	0.55%	1.35%
DFS GIF – American Equity Value – Desjardins	2.68%	2.37%	0.60%	1.35%
DFS GIF – Global Dividend – Desjardins	2.73%	2.39%	0.55%	1.35%
DFS GIF – Global Equity – Desjardins	2.70%	2.36%	0.55%	1.35%
DFS GIF – Global Equity – MFS	2.67%	2.35%	0.60%	1.35%
DFS GIF – International Equity – MFS	2.97%	2.65%	0.60%	1.35%
DFS GIF – International Equity Growth – Desjardins	2.78%	2.46%	0.60%	1.35%

\* Funds closed to additional Deposits and switches.

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

# FUND CODES AND GROSS COMMISSION – OPTION A

## Helios2 Contract – Series 6

Fund Name	Option A No-Load				
	Fund Codes			Gross Commission	
	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i	Sales Commission	Trailer Fees
<b>Investment Solutions</b>					
DFS GIF – Conservative	S906A	M906A	T906A	N/A	1.00%
DFS GIF – Moderate	S916A	M916A	T916A	N/A	1.00%
DFS GIF – Balanced	S926A	M926A	T926A	N/A	1.00%
DFS GIF – Growth	S936A	M936A	T936A	N/A	1.00%
DFS GIF – Maximum Growth	S946A	M946A	T946A	N/A	1.00%
<b>Responsible Investment Portfolios</b>					
DFS GIF – Conservative – Desjardins SocieTerra	S986A	M986A	T986A	N/A	1.00%
DFS GIF – Moderate – Desjardins SocieTerra	S056A	M056A	T056A	N/A	1.00%
DFS GIF – Balanced – Desjardins SocieTerra	S976A	M976A	T976A	N/A	1.00%
DFS GIF – Growth – Desjardins SocieTerra	S996A	M996A	T996A	N/A	1.00%
DFS GIF – Maximum Growth – Desjardins SocieTerra	S016A	M016A	T016A	N/A	1.00%
DFS GIF – 100% Equity – Desjardins SocieTerra	S066A	M066A	T066A	N/A	1.00%
<b>Wise ETF Portfolios</b>					
DFS GIF – Fixed Income – Desjardins Wise ETF	S076A	M076A	T076A	N/A	0.50%
DFS GIF – Conservative – Desjardins Wise ETF	S086A	M086A	T086A	N/A	1.00%
DFS GIF – Balanced – Desjardins Wise ETF	S096A	M096A	T096A	N/A	1.00%
DFS GIF – Growth – Desjardins Wise ETF	S106A	M106A	T106A	N/A	1.00%
DFS GIF – Maximum Growth – Desjardins Wise ETF	S116A	M116A	T116A	N/A	1.00%
DFS GIF – 100% Equity – Desjardins Wise ETF	S126A	M126A	T126A	N/A	1.00%
<b>Individual Funds</b>					
<b>Income</b>					
DFS GIF – Money Market	S556A	M556A	T556A	N/A	0.25%
DFS GIF – Canadian Bond	S956A	M956A	T956A	N/A	0.50%
DFS GIF – Global Tactical Bond – Desjardins	S026A	M026A	T026A	N/A	0.50%
<b>Balanced and Asset Allocation</b>					
DFS GIF – Diversified Income – Franklin Quotential*	S356A	M356A	N/A	N/A	1.00%
DFS GIF – Balanced Income – Franklin Quotential*	S346A	M346A	N/A	N/A	1.00%
DFS GIF – Canadian Balanced – Fidelity	S246A	M246A	N/A	N/A	1.00%
DFS GIF – U.S. Monthly Income – Fidelity	S966A	M966A	T966A	N/A	1.00%
DFS GIF – Global Balanced – Jarislowsky Fraser	S206A	M206A	T206A	N/A	1.00%
DFS GIF – Canadian Balanced – Fiera Capital	S496A	M496A	T496A	N/A	1.00%
DFS GIF – Balanced Growth – Franklin Quotential*	S366A	M366A	N/A	N/A	1.00%
DFS GIF – Canadian Balanced – CI Signature	S266A	M266A	T266A	N/A	1.00%
DFS GIF – Income and Growth – CI Signature	S856A	M856A	T856A	N/A	1.00%
DFS GIF – Growth and Income – NEI	S586A	M586A	T586A	N/A	1.00%
DFS GIF – Growth – NEI Select	S536A	M536A	T536A	N/A	1.00%
DFS GIF – Asset Allocation – Cambridge	S866A	M866A	T866A	N/A	1.00%
DFS GIF – Growth – Franklin Quotential*	S336A	M336A	N/A	N/A	1.00%
<b>Canadian Equity</b>					
DFS GIF – Dividend Income – Desjardins	S036A	M036A	T036A	N/A	1.00%
DFS GIF – Canadian Dividend – NEI	S886A	M886A	T886A	N/A	1.00%
DFS GIF – Canadian Equity – Desjardins	S156A	M156A	T156A	N/A	1.00%
DFS GIF – Canadian Equity – Jarislowsky Fraser	S236A	M236A	T236A	N/A	1.00%
DFS GIF – Canadian Equity – Fidelity True North®	S256A	M256A	T256A	N/A	1.00%
DFS GIF – Canadian Equity – Franklin Bissett*	S726A	M726A	T726A	N/A	1.00%
DFS GIF – Canadian Small Cap Equity – NEI	S596A	M596A	N/A	N/A	1.00%
DFS GIF – Small Cap – Franklin Bissett*	S736A	M736A	N/A	N/A	1.00%
<b>Foreign Equity</b>					
DFS GIF – American Equity – MFS	S846A	M846A	T846A	N/A	1.00%
DFS GIF – American Equity Value – Desjardins	S436A	M436A	T436A	N/A	1.00%
DFS GIF – Global Dividend – Desjardins	S876A	M876A	T876A	N/A	1.00%
DFS GIF – Global Equity – Desjardins	S046A	M046A	T046A	N/A	1.00%
DFS GIF – Global Equity – MFS	S776A	M776A	T776A	N/A	1.00%
DFS GIF – International Equity – MFS	S406A	M406A	T406A	N/A	1.00%
DFS GIF – International Equity Growth – Desjardins	S896A	M896A	T896A	N/A	1.00%

\*Funds closed to additional Deposits and switches.

# FUND CODES AND GROSS COMMISSION - OPTION B

## Helios2 Contract – Series 6

Fund Name	Option B Low Load Sales Charge					
	Funds Codes			Sales Commission	Gross Commission	
	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i		Trailer Fees	
				Years 1 to 3	Thereafter	
<b>Investment Solutions</b>						
DFS GIF – Conservative	S906B	M906B	T906B	2.50%	0.50%	1.00%
DFS GIF – Moderate	S916B	M916B	T916B	2.50%	0.50%	1.00%
DFS GIF – Balanced	S926B	M926B	T926B	2.50%	0.50%	1.00%
DFS GIF – Growth	S936B	M936B	T936B	2.50%	0.50%	1.00%
DFS GIF – Maximum Growth	S946B	M946B	T946B	2.50%	0.50%	1.00%
<b>Responsible Investment Portfolios</b>						
DFS GIF – Conservative – Desjardins SocieTerra	S986B	M986B	T986B	2.50%	0.50%	1.00%
DFS GIF – Moderate – Desjardins SocieTerra	S056B	M056B	T056B	2.50%	0.50%	1.00%
DFS GIF – Balanced – Desjardins SocieTerra	S976B	M976B	T976B	2.50%	0.50%	1.00%
DFS GIF – Growth – Desjardins SocieTerra	S996B	M996B	T996B	2.50%	0.50%	1.00%
DFS GIF – Maximum Growth – Desjardins SocieTerra	S016B	M016B	T016B	2.50%	0.50%	1.00%
DFS GIF – 100% Equity – Desjardins SocieTerra	S066B	M066B	T066B	2.50%	0.50%	1.00%
<b>Wise ETF Portfolios</b>						
DFS GIF – Fixed Income – Desjardins Wise ETF	S076B	M076B	T076B	2.50%	0.15%	0.50%
DFS GIF – Conservative – Desjardins Wise ETF	S086B	M086B	T086B	2.50%	0.50%	1.00%
DFS GIF – Balanced – Desjardins Wise ETF	S096B	M096B	T096B	2.50%	0.50%	1.00%
DFS GIF – Growth – Desjardins Wise ETF	S106B	M106B	T106B	2.50%	0.50%	1.00%
DFS GIF – Maximum Growth – Desjardins Wise ETF	S116B	M116B	T116B	2.50%	0.50%	1.00%
DFS GIF – 100% Equity – Desjardins Wise ETF	S126B	M126B	T126B	2.50%	0.50%	1.00%
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF – Money Market	S556B	M556B	T556B	2.50%	0.00%	0.25%
DFS GIF – Canadian Bond	S956B	M956B	T956B	2.50%	0.15%	0.50%
DFS GIF – Global Tactical Bond – Desjardins	S026B	M026B	T026B	2.50%	0.15%	0.50%
<b>Balanced and Asset Allocation</b>						
DFS GIF – Diversified Income – Franklin Quotential*	S356B	M356B	N/A	2.50%	0.50%	1.00%
DFS GIF – Balanced Income – Franklin Quotential*	S346B	M346B	N/A	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – Fidelity	S246B	M246B	N/A	2.50%	0.50%	1.00%
DFS GIF – U.S. Monthly Income – Fidelity	S966B	M966B	T966B	2.50%	0.50%	1.00%
DFS GIF – Global Balanced – Jarislowsky Fraser	S206B	M206B	T206B	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – Fiera Capital	S496B	M496B	T496B	2.50%	0.50%	1.00%
DFS GIF – Balanced Growth – Franklin Quotential*	S366B	M366B	N/A	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – CI Signature	S266B	M266B	T266B	2.50%	0.50%	1.00%
DFS GIF – Income and Growth – CI Signature	S856B	M856B	T856B	2.50%	0.50%	1.00%
DFS GIF – Growth and Income – NEI	S586B	M586B	T586B	2.50%	0.50%	1.00%
DFS GIF – Growth – NEI Select	S536B	M536B	T536B	2.50%	0.50%	1.00%
DFS GIF – Asset Allocation – Cambridge	S866B	M866B	T866B	2.50%	0.50%	1.00%
DFS GIF – Growth – Franklin Quotential*	S336B	M336B	N/A	2.50%	0.50%	1.00%
<b>Canadian Equity</b>						
DFS GIF – Dividend Income – Desjardins	S036B	M036B	T036B	2.50%	0.50%	1.00%
DFS GIF – Canadian Dividend – NEI	S886B	M886B	T886B	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Desjardins	S156B	M156B	T156B	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Jarislowsky Fraser	S236B	M236B	T236B	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Fidelity True North®	S256B	M256B	T256B	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Franklin Bissett*	S726B	M726B	T726B	2.50%	0.50%	1.00%
DFS GIF – Canadian Small Cap Equity – NEI	S596B	M596B	N/A	2.50%	0.50%	1.00%
DFS GIF – Small Cap – Franklin Bissett*	S736B	M736B	N/A	2.50%	0.50%	1.00%
<b>Foreign Equity</b>						
DFS GIF – American Equity – MFS	S846B	M846B	T846B	2.50%	0.50%	1.00%
DFS GIF – American Equity Value – Desjardins	S436B	M436B	T436B	2.50%	0.50%	1.00%
DFS GIF – Global Dividend – Desjardins	S876B	M876B	T876B	2.50%	0.50%	1.00%
DFS GIF – Global Equity – Desjardins	S046B	M046B	T046B	2.50%	0.50%	1.00%
DFS GIF – Global Equity – MFS	S776B	M776B	T776B	2.50%	0.50%	1.00%
DFS GIF – International Equity – MFS	S406B	M406B	T406B	2.50%	0.50%	1.00%
DFS GIF – International Equity Growth – Desjardins	S896B	M896B	T896B	2.50%	0.50%	1.00%

\*Funds closed to additional Deposits and switches.

### Option B

Surrender Charge	Charge
In calender year 1	3.00%
In calender year 2	2.50%
In calender year 3	2.00%
Thereafter	0.00%

# FUND CODES AND GROSS COMMISSION – OPTION C

## Helios2 Contract – Series 6

Fund Name	Option C Deferred Sales Charge, 7 years				
	Fund Codes			Gross Commission	
	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i	Sales Commission	Trailer Fees
<b>Investment Solutions</b>					
DFS GIF – Conservative	S906C	M906C	T906C	5.00%	0.50%
DFS GIF – Moderate	S916C	M916C	T916C	5.00%	0.50%
DFS GIF – Balanced	S926C	M926C	T926C	5.00%	0.50%
DFS GIF – Growth	S936C	M936C	T936C	5.00%	0.50%
DFS GIF – Maximum Growth	S946C	M946C	T946C	5.00%	0.50%
<b>Responsible Investment Portfolios</b>					
DFS GIF – Conservative – Desjardins SocieTerra	S986C	M986C	T986C	5.00%	0.50%
DFS GIF – Moderate – Desjardins SocieTerra	S056C	M056C	T056C	5.00%	0.50%
DFS GIF – Balanced – Desjardins SocieTerra	S976C	M976C	T976C	5.00%	0.50%
DFS GIF – Growth – Desjardins SocieTerra	S996C	M996C	T996C	5.00%	0.50%
DFS GIF – Maximum Growth – Desjardins SocieTerra	S016C	M016C	T016C	5.00%	0.50%
DFS GIF – 100% Equity – Desjardins SocieTerra	S066C	M066C	T066C	5.00%	0.50%
<b>Wise ETF Portfolios</b>					
DFS GIF – Fixed Income – Desjardins Wise ETF	S076C	M076C	T076C	5.00%	0.15%
DFS GIF – Conservative – Desjardins Wise ETF	S086C	M086C	T086C	5.00%	0.50%
DFS GIF – Balanced – Desjardins Wise ETF	S096C	M096C	T096C	5.00%	0.50%
DFS GIF – Growth – Desjardins Wise ETF	S106C	M106C	T106C	5.00%	0.50%
DFS GIF – Maximum Growth – Desjardins Wise ETF	S116C	M116C	T116C	5.00%	0.50%
DFS GIF – 100% Equity – Desjardins Wise ETF	S126C	M126C	T126C	5.00%	0.50%
<b>Individual Funds</b>					
<b>Income</b>					
DFS GIF – Money Market	S556C	M556C	T556C	5.00%	0.00%
DFS GIF – Canadian Bond	S956C	M956C	T956C	5.00%	0.15%
DFS GIF – Global Tactical Bond – Desjardins	S026C	M026C	T026C	5.00%	0.15%
<b>Balanced and Asset Allocation</b>					
DFS GIF – Diversified Income – Franklin Quotential*	S356C	M356C	N/A	5.00%	0.50%
DFS GIF – Balanced Income – Franklin Quotential*	S346C	M346C	N/A	5.00%	0.50%
DFS GIF – Canadian Balanced – Fidelity	S246C	M246C	N/A	5.00%	0.50%
DFS GIF – U.S. Monthly Income – Fidelity	S966C	M966C	T966C	5.00%	0.50%
DFS GIF – Global Balanced – Jarislowsky Fraser	S206C	M206C	T206C	5.00%	0.50%
DFS GIF – Canadian Balanced – Fiera Capital	S496C	M496C	T496C	5.00%	0.50%
DFS GIF – Balanced Growth – Franklin Quotential*	S366C	M366C	N/A	5.00%	0.50%
DFS GIF – Canadian Balanced – CI Signature	S266C	M266C	T266C	5.00%	0.50%
DFS GIF – Income and Growth – CI Signature	S856C	M856C	T856C	5.00%	0.50%
DFS GIF – Growth and Income – NEI	S586C	M586C	T586C	5.00%	0.50%
DFS GIF – Growth – NEI Select	S536C	M536C	T536C	5.00%	0.50%
DFS GIF – Asset Allocation – Cambridge	S866C	M866C	T866C	5.00%	0.50%
DFS GIF – Growth – Franklin Quotential*	S336C	M336C	N/A	5.00%	0.50%
<b>Canadian Equity</b>					
DFS GIF – Dividend Income – Desjardins	S036C	M036C	T036C	5.00%	0.50%
DFS GIF – Canadian Dividend – NEI	S886C	M886C	T886C	5.00%	0.50%
DFS GIF – Canadian Equity – Desjardins	S156C	M156C	T156C	5.00%	0.50%
DFS GIF – Canadian Equity – Jarislowsky Fraser	S236C	M236C	T236C	5.00%	0.50%
DFS GIF – Canadian Equity – Fidelity True North®	S256C	M256C	T256C	5.00%	0.50%
DFS GIF – Canadian Equity – Franklin Bissett*	S726C	M726C	T726C	5.00%	0.50%
DFS GIF – Canadian Small Cap Equity – NEI	S596C	M596C	N/A	5.00%	0.50%
DFS GIF – Small Cap – Franklin Bissett*	S736C	M736C	N/A	5.00%	0.50%
<b>Foreign Equity</b>					
DFS GIF – American Equity – MFS	S846C	M846C	T846C	5.00%	0.50%
DFS GIF – American Equity Value – Desjardins	S436C	M436C	T436C	5.00%	0.50%
DFS GIF – Global Dividend – Desjardins	S876C	M876C	T876C	5.00%	0.50%
DFS GIF – Global Equity – Desjardins	S046C	M046C	T046C	5.00%	0.50%
DFS GIF – Global Equity – MFS	S776C	M776C	T776C	5.00%	0.50%
DFS GIF – International Equity – MFS	S406C	M406C	T406C	5.00%	0.50%
DFS GIF – International Equity Growth – Desjardins	S896C	M896C	T896C	5.00%	0.50%

\*Funds closed to additional Deposits and switches.

### Option C

Surrender Charge	Charge
In calendar year 1	5.50%
In calendar year 2	5.00%
In calendar year 3	5.00%
In calendar year 4	4.00%
In calendar year 5	4.00%
In calendar year 6	3.00%
In calendar year 7	2.00%
Thereafter	0.00%

# FUND CODES AND GROSS COMMISSION - OPTION D

## Helios2 Contract - Series 6

Fund Name	Option D No Load - Representative Chargeback (36 months)					
	Fund Codes			Gross Commission		
	Helios2 - 75/75	Helios2 - 75/100 i	Helios2 - 100/100 i	Sales Commission	Trailer Fees	
			Years 2 to 4		Thereafter	
<b>Investment Solutions</b>						
DFS GIF - Conservative	S906D	M906D	T906D	3.50%	0.50%	1.00%
DFS GIF - Moderate	S916D	M916D	T916D	3.50%	0.50%	1.00%
DFS GIF - Balanced	S926D	M926D	T926D	3.50%	0.50%	1.00%
DFS GIF - Growth	S936D	M936D	T936D	3.50%	0.50%	1.00%
DFS GIF - Maximum Growth	S946D	M946D	T946D	3.50%	0.50%	1.00%
<b>Responsible Investment Portfolios</b>						
DFS GIF - Conservative - Desjardins SocieTerra	S986D	M986D	T986D	3.50%	0.50%	1.00%
DFS GIF - Moderate - Desjardins SocieTerra	S056D	M056D	T056D	3.50%	0.50%	1.00%
DFS GIF - Balanced - Desjardins SocieTerra	S976D	M976D	T976D	3.50%	0.50%	1.00%
DFS GIF - Growth - Desjardins SocieTerra	S996D	M996D	T996D	3.50%	0.50%	1.00%
DFS GIF - Maximum Growth - Desjardins SocieTerra	S016D	M016D	T016D	3.50%	0.50%	1.00%
DFS GIF - 100% Equity - Desjardins SocieTerra	S066D	M066D	T066D	3.50%	0.50%	1.00%
<b>Wise ETF Portfolios</b>						
DFS GIF - Fixed Income - Desjardins Wise ETF	S076D	M076D	T076D	3.50%	0.15%	0.50%
DFS GIF - Conservative - Desjardins Wise ETF	S086D	M086D	T086D	3.50%	0.50%	1.00%
DFS GIF - Balanced - Desjardins Wise ETF	S096D	M096D	T096D	3.50%	0.50%	1.00%
DFS GIF - Growth - Desjardins Wise ETF	S106D	M106D	T106D	3.50%	0.50%	1.00%
DFS GIF - Maximum Growth - Desjardins Wise ETF	S116D	M116D	T116D	3.50%	0.50%	1.00%
DFS GIF - 100% Equity - Desjardins Wise ETF	S126D	M126D	T126D	3.50%	0.50%	1.00%
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF - Money Market	S556D	M556D	T556D	3.50%	0.00%	0.25%
DFS GIF - Canadian Bond	S956D	M956D	T956D	3.50%	0.15%	0.50%
DFS GIF - Global Tactical Bond - Desjardins	S026D	M026D	T026D	3.50%	0.15%	0.50%
<b>Balanced and Asset Allocation</b>						
DFS GIF - Diversified Income - Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF - Balanced Income - Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF - Canadian Balanced - Fidelity	S246D	M246D	N/A	3.50%	0.50%	1.00%
DFS GIF - U.S. Monthly Income - Fidelity	S966D	M966D	T966D	3.50%	0.50%	1.00%
DFS GIF - Global Balanced - Jarislowsky Fraser	S206D	M206D	T206D	3.50%	0.50%	1.00%
DFS GIF - Canadian Balanced - Fiera Capital	S496D	M496D	T496D	3.50%	0.50%	1.00%
DFS GIF - Balanced Growth - Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF - Canadian Balanced - CI Signature	S266D	M266D	T266D	3.50%	0.50%	1.00%
DFS GIF - Income and Growth - CI Signature	S856D	M856D	T856D	3.50%	0.50%	1.00%
DFS GIF - Growth and Income - NEI	S586D	M586D	T586D	3.50%	0.50%	1.00%
DFS GIF - Growth - NEI Select	S536D	M536D	T536D	3.50%	0.50%	1.00%
DFS GIF - Asset Allocation - Cambridge	S866D	M866D	T866D	3.50%	0.50%	1.00%
DFS GIF - Growth - Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
<b>Canadian Equity</b>						
DFS GIF - Dividend Income - Desjardins	S036D	M036D	T036D	3.50%	0.50%	1.00%
DFS GIF - Canadian Dividend - NEI	S886D	M886D	T886D	3.50%	0.50%	1.00%
DFS GIF - Canadian Equity - Desjardins	S156D	M156D	T156D	3.50%	0.50%	1.00%
DFS GIF - Canadian Equity - Jarislowsky Fraser	S236D	M236D	T236D	3.50%	0.50%	1.00%
DFS GIF - Canadian Equity - Fidelity True North®	S256D	M256D	T256D	3.50%	0.50%	1.00%
DFS GIF - Canadian Equity - Franklin Bissett*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF - Canadian Small Cap Equity - NEI	S596D	M596D	N/A	3.50%	0.50%	1.00%
DFS GIF - Small Cap - Franklin Bissett*	N/A	N/A	N/A	N/A	N/A	N/A
<b>Foreign Equity</b>						
DFS GIF - American Equity - MFS	S846D	M846D	T846D	3.50%	0.50%	1.00%
DFS GIF - American Equity Value - Desjardins	S436D	M436D	T436D	3.50%	0.50%	1.00%
DFS GIF - Global Dividend - Desjardins	S876D	M876D	T876D	3.50%	0.50%	1.00%
DFS GIF - Global Equity - Desjardins	S046D	M046D	T046D	3.50%	0.50%	1.00%
DFS GIF - Global Equity - MFS	S776D	M776D	T776D	3.50%	0.50%	1.00%
DFS GIF - International Equity - MFS	S406D	M406D	T406D	3.50%	0.50%	1.00%
DFS GIF - International Equity Growth - Desjardins	S896D	M896D	T896D	3.50%	0.50%	1.00%

\*Funds closed to additional Deposits and switches.

### Option D: No Fees - Chargeback of the sales commission if a surrender occurs within 36 months of the Deposit

Month	Chargeback rate	Month	Chargeback rate	Month	Chargeback rate	Month	Chargeback rate	Month	Chargeback rate	Month	Chargeback rate
1	100.0%	7	83.3%	13	66.7%	19	50.0%	25	33.3%	31	16.7%
2	97.2%	8	80.6%	14	63.9%	20	47.2%	26	30.6%	32	13.9%
3	94.4%	9	77.8%	15	61.1%	21	44.4%	27	27.8%	33	11.1%
4	91.7%	10	75.0%	16	58.3%	22	41.7%	28	25.0%	34	8.3%
5	88.9%	11	72.2%	17	55.6%	23	38.9%	29	22.2%	35	5.6%
6	86.1%	12	69.4%	18	52.8%	24	36.1%	30	19.4%	36	2.8%
										37+	0.0%

# FUND CODES AND GROSS COMMISSION – OPTION E

## Helios2 Contract – Series 6

Fund Name	Option E No Load – Representative Chargeback (60 months)					
	Fund Codes			Sales Commission	Gross Commission	
	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i		Trailer Fees Years 2 to 7	Thereafter
<b>Investment Solutions</b>						
DFS GIF – Conservative	S906E	M906E	T906E	5.00%	0.50%	1.00%
DFS GIF – Moderate	S916E	M916E	T916E	5.00%	0.50%	1.00%
DFS GIF – Balanced	S926E	M926E	T926E	5.00%	0.50%	1.00%
DFS GIF – Growth	S936E	M936E	T936E	5.00%	0.50%	1.00%
DFS GIF – Maximum Growth	S946E	M946E	T946E	5.00%	0.50%	1.00%
<b>Responsible Investment Portfolios</b>						
DFS GIF – Conservative – Desjardins SocieTerra	S986E	M986E	T986E	5.00%	0.50%	1.00%
DFS GIF – Moderate – Desjardins SocieTerra	S056E	M056E	T056E	5.00%	0.50%	1.00%
DFS GIF – Balanced – Desjardins SocieTerra	S976E	M976E	T976E	5.00%	0.50%	1.00%
DFS GIF – Growth – Desjardins SocieTerra	S996E	M996E	T996E	5.00%	0.50%	1.00%
DFS GIF – Maximum Growth – Desjardins SocieTerra	S016E	M016E	T016E	5.00%	0.50%	1.00%
DFS GIF – 100% Equity – Desjardins SocieTerra	S066E	M066E	T066E	5.00%	0.50%	1.00%
<b>Wise ETF Portfolios</b>						
DFS GIF – Fixed Income – Desjardins Wise ETF	S076E	M076E	T076E	5.00%	0.15%	0.50%
DFS GIF – Conservative – Desjardins Wise ETF	S086E	M086E	T086E	5.00%	0.50%	1.00%
DFS GIF – Balanced – Desjardins Wise ETF	S096E	M096E	T096E	5.00%	0.50%	1.00%
DFS GIF – Growth – Desjardins Wise ETF	S106E	M106E	T106E	5.00%	0.50%	1.00%
DFS GIF – Maximum Growth – Desjardins Wise ETF	S116E	M116E	T116E	5.00%	0.50%	1.00%
DFS GIF – 100% Equity – Desjardins Wise ETF	S126E	M126E	T126E	5.00%	0.50%	1.00%
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF – Money Market	S556E	M556E	T556E	5.00%	0.00%	0.25%
DFS GIF – Canadian Bond	S956E	M956E	T956E	5.00%	0.15%	0.50%
DFS GIF – Global Tactical Bond – Desjardins	S026E	M026E	T026E	5.00%	0.15%	0.50%
<b>Balanced and Asset Allocation</b>						
DFS GIF – Diversified Income – Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF – Balanced Income – Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF – Canadian Balanced – Fidelity	S246E	M246E	N/A	5.00%	0.50%	1.00%
DFS GIF – U.S. Monthly Income – Fidelity	S966E	M966E	T966E	5.00%	0.50%	1.00%
DFS GIF – Global Balanced – Jarislowsky Fraser	S206E	M206E	T206E	5.00%	0.50%	1.00%
DFS GIF – Canadian Balanced – Fiera Capital	S496E	M496E	T496E	5.00%	0.50%	1.00%
DFS GIF – Balanced Growth – Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF – Canadian Balanced – CI Signature	S266E	M266E	T266E	5.00%	0.50%	1.00%
DFS GIF – Income and Growth – CI Signature	S856E	M856E	T856E	5.00%	0.50%	1.00%
DFS GIF – Growth and Income – NEI	S586E	M586E	T586E	5.00%	0.50%	1.00%
DFS GIF – Growth – NEI Select	S536E	M536E	T536E	5.00%	0.50%	1.00%
DFS GIF – Asset Allocation – Cambridge	S866E	M866E	T866E	5.00%	0.50%	1.00%
DFS GIF – Growth – Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
<b>Canadian Equity</b>						
DFS GIF – Dividend Income – Desjardins	S036E	M036E	T036E	5.00%	0.50%	1.00%
DFS GIF – Canadian Dividend – NEI	S886E	M886E	T886E	5.00%	0.50%	1.00%
DFS GIF – Canadian Equity – Desjardins	S156E	M156E	T156E	5.00%	0.50%	1.00%
DFS GIF – Canadian Equity – Jarislowsky Fraser	S236E	M236E	T236E	5.00%	0.50%	1.00%
DFS GIF – Canadian Equity – Fidelity True North®	S256E	M256E	T256E	5.00%	0.50%	1.00%
DFS GIF – Canadian Equity – Franklin Bissett*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF – Canadian Small Cap Equity – NEI	S596E	M596E	N/A	5.00%	0.50%	1.00%
DFS GIF – Small Cap – Franklin Bissett*	N/A	N/A	N/A	N/A	N/A	N/A
<b>Foreign Equity</b>						
DFS GIF – American Equity – MFS	S846E	M846E	T846E	5.00%	0.50%	1.00%
DFS GIF – American Equity Value – Desjardins	S436E	M436E	T436E	5.00%	0.50%	1.00%
DFS GIF – Global Dividend – Desjardins	S876E	M876E	T876E	5.00%	0.50%	1.00%
DFS GIF – Global Equity – Desjardins	S046E	M046E	T046E	5.00%	0.50%	1.00%
DFS GIF – Global Equity – MFS	S776E	M776E	T776E	5.00%	0.50%	1.00%
DFS GIF – International Equity – MFS	S406E	M406E	T406E	5.00%	0.50%	1.00%
DFS GIF – International Equity Growth – Desjardins	S896E	M896E	T896E	5.00%	0.50%	1.00%

\*Funds closed to additional Deposits and switches.

**Option E: No Fees – Chargeback of the sales commission if a surrender occurs within 60 months of the Deposit**

Month	Chargeback Rate	Month	Chargeback Rate	Month	Chargeback Rate	Month	Chargeback Rate	Month	Chargeback Rate	Month	Chargeback Rate
1	100.0%	11	83.3%	21	66.7%	31	50.0%	41	33.3%	51	16.7%
2	98.3%	12	81.7%	22	65.0%	32	48.3%	42	31.7%	52	15.0%
3	96.7%	13	80.0%	23	63.3%	33	46.7%	43	30.0%	53	13.3%
4	95.0%	14	78.3%	24	61.7%	34	45.0%	44	28.3%	54	11.7%
5	93.3%	15	76.7%	25	60.0%	35	43.3%	45	26.7%	55	10.0%
6	91.7%	16	75.0%	26	58.3%	36	41.7%	46	25.0%	56	8.3%
7	90.0%	17	73.3%	27	56.7%	37	40.0%	47	23.3%	57	6.7%
8	88.3%	18	71.7%	28	55.0%	38	38.3%	48	21.7%	58	5.0%
9	86.7%	19	70.0%	29	53.3%	39	36.7%	49	20.0%	59	3.3%
10	85.0%	20	68.3%	30	51.7%	40	35.0%	50	18.3%	60	1.7%
										61+	0.0%



# FUND CODES AND GROSS COMMISSION – OPTION A

## Helios2 Contract – Series 8

Fund Name	Option A No-Load				
	Fund Codes			Gross Commission	
	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i	Sales Commission	Trailer Fees
<b>Investment Solutions</b>					
DFS GIF – Conservative	S908A	M908A	T908A	N/A	1.00%
DFS GIF – Moderate	S918A	M918A	T918A	N/A	1.00%
DFS GIF – Balanced	S928A	M928A	T928A	N/A	1.00%
DFS GIF – Growth	S938A	M938A	T938A	N/A	1.00%
DFS GIF – Maximum Growth	S948A	M948A	T948A	N/A	1.00%
<b>Responsible Investment Portfolios</b>					
DFS GIF – Conservative – Desjardins SocieTerra	S988A	M988A	T988A	N/A	1.00%
DFS GIF – Moderate – Desjardins SocieTerra	S058A	M058A	T058A	N/A	1.00%
DFS GIF – Balanced – Desjardins SocieTerra	S978A	M978A	T978A	N/A	1.00%
DFS GIF – Growth – Desjardins SocieTerra	S998A	M998A	T998A	N/A	1.00%
DFS GIF – Maximum Growth – Desjardins SocieTerra	S018A	M018A	T018A	N/A	1.00%
DFS GIF – 100% Equity – Desjardins SocieTerra	S068A	M068A	T068A	N/A	1.00%
<b>Wise ETF Portfolios</b>					
DFS GIF – Fixed Income – Desjardins Wise ETF	S078A	M078A	T078A	N/A	0.50%
DFS GIF – Conservative – Desjardins Wise ETF	S088A	M088A	T088A	N/A	1.00%
DFS GIF – Balanced – Desjardins Wise ETF	S098A	M098A	T098A	N/A	1.00%
DFS GIF – Growth – Desjardins Wise ETF	S108A	M108A	T108A	N/A	1.00%
DFS GIF – Maximum Growth – Desjardins Wise ETF	S118A	M118A	T118A	N/A	1.00%
DFS GIF – 100% Equity – Desjardins Wise ETF	S128A	M128A	T128A	N/A	1.00%
<b>Individual Funds</b>					
<b>Income</b>					
DFS GIF – Money Market	S558A	M558A	T558A	N/A	0.25%
DFS GIF – Canadian Bond	S958A	M958A	T958A	N/A	0.50%
DFS GIF – Global Tactical Bond – Desjardins	S028A	M028A	T028A	N/A	0.50%
<b>Balanced and Asset Allocation</b>					
DFS GIF – Diversified Income – Franklin Quotential*	S358A	M358A	N/A	N/A	1.00%
DFS GIF – Balanced Income – Franklin Quotential*	S348A	M348A	N/A	N/A	1.00%
DFS GIF – Canadian Balanced – Fidelity	S248A	M248A	N/A	N/A	1.00%
DFS GIF – U.S. Monthly Income – Fidelity	S968A	M968A	T968A	N/A	1.00%
DFS GIF – Global Balanced – Jarislowsky Fraser	S208A	M208A	T208A	N/A	1.00%
DFS GIF – Canadian Balanced – Fiera Capital	S498A	M498A	T498A	N/A	1.00%
DFS GIF – Balanced Growth – Franklin Quotential*	S368A	M368A	N/A	N/A	1.00%
DFS GIF – Canadian Balanced – CI Signature	S268A	M268A	T268A	N/A	1.00%
DFS GIF – Income and Growth – CI Signature	S858A	M858A	T858A	N/A	1.00%
DFS GIF – Growth and Income – NEI	S588A	M588A	T588A	N/A	1.00%
DFS GIF – Growth – NEI Select	S538A	M538A	T538A	N/A	1.00%
DFS GIF – Asset Allocation – Cambridge	S868A	M868A	T868A	N/A	1.00%
DFS GIF – Growth – Franklin Quotential*	S338A	M338A	N/A	N/A	1.00%
<b>Canadian Equity</b>					
DFS GIF – Dividend Income – Desjardins	S038A	M038A	T038A	N/A	1.00%
DFS GIF – Canadian Dividend – NEI	S888A	M888A	T888A	N/A	1.00%
DFS GIF – Canadian Equity – Desjardins	S158A	M158A	T158A	N/A	1.00%
DFS GIF – Canadian Equity – Jarislowsky Fraser	S238A	M238A	T238A	N/A	1.00%
DFS GIF – Canadian Equity – Fidelity True North®	S258A	M258A	T258A	N/A	1.00%
DFS GIF – Canadian Equity – Franklin Bissett*	S728A	M728A	T728A	N/A	1.00%
DFS GIF – Canadian Small Cap Equity – NEI	S598A	M598A	N/A	N/A	1.00%
DFS GIF – Small Cap – Franklin Bissett*	S738A	M738A	N/A	N/A	1.00%
<b>Foreign Equity</b>					
DFS GIF – American Equity – MFS	S848A	M848A	T848A	N/A	1.00%
DFS GIF – American Equity Value – Desjardins	S438A	M438A	T438A	N/A	1.00%
DFS GIF – Global Dividend – Desjardins	S878A	M878A	T878A	N/A	1.00%
DFS GIF – Global Equity – Desjardins	S048A	M048A	T048A	N/A	1.00%
DFS GIF – Global Equity – MFS	S778A	M778A	T778A	N/A	1.00%
DFS GIF – International Equity – MFS	S408A	M408A	T408A	N/A	1.00%
DFS GIF – International Equity Growth – Desjardins	S898A	M898A	T898A	N/A	1.00%

\*Funds closed to additional Deposits and switches.

# FUND CODES AND GROSS COMMISSION – OPTION B

## Helios2 Contract – Series 8

Fund Name	Option B Low Load Sales Charge					
	Fund Codes			Gross Commission		
	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i	Sales Commission	Trailer Fees	
			Years 1 to 3		Thereafter	
<b>Investment Solutions</b>						
DFS GIF – Conservative	S908B	M908B	T908B	2.50%	0.50%	1.00%
DFS GIF – Moderate	S918B	M918B	T918B	2.50%	0.50%	1.00%
DFS GIF – Balanced	S928B	M928B	T928B	2.50%	0.50%	1.00%
DFS GIF – Growth	S938B	M938B	T938B	2.50%	0.50%	1.00%
DFS GIF – Maximum Growth	S948B	M948B	T948B	2.50%	0.50%	1.00%
<b>Responsible Investment Portfolios</b>						
DFS GIF – Conservative – Desjardins SocieTerra	S988B	M988B	T988B	2.50%	0.50%	1.00%
DFS GIF – Moderate – Desjardins SocieTerra	S058B	M058B	T058B	2.50%	0.50%	1.00%
DFS GIF – Balanced – Desjardins SocieTerra	S978B	M978B	T978B	2.50%	0.50%	1.00%
DFS GIF – Growth – Desjardins SocieTerra	S998B	M998B	T998B	2.50%	0.50%	1.00%
DFS GIF – Maximum Growth – Desjardins SocieTerra	S018B	M018B	T018B	2.50%	0.50%	1.00%
DFS GIF – 100% Equity – Desjardins SocieTerra	S068B	M068B	T068B	2.50%	0.50%	1.00%
<b>Wise ETF Portfolios</b>						
DFS GIF – Fixed Income – Desjardins Wise ETF	S078B	M078B	T078B	2.50%	0.15%	0.50%
DFS GIF – Conservative – Desjardins Wise ETF	S088B	M088B	T088B	2.50%	0.50%	1.00%
DFS GIF – Balanced – Desjardins Wise ETF	S098B	M098B	T098B	2.50%	0.50%	1.00%
DFS GIF – Growth – Desjardins Wise ETF	S108B	M108B	T108B	2.50%	0.50%	1.00%
DFS GIF – Maximum Growth – Desjardins Wise ETF	S118B	M118B	T118B	2.50%	0.50%	1.00%
DFS GIF – 100% Equity – Desjardins Wise ETF	S128B	M128B	T128B	2.50%	0.50%	1.00%
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF – Money Market	S558B	M558B	T558B	2.50%	0.00%	0.25%
DFS GIF – Canadian Bond	S958B	M958B	T958B	2.50%	0.15%	0.50%
DFS GIF – Global Tactical Bond – Desjardins	S028B	M028B	T028B	2.50%	0.15%	0.50%
<b>Balanced and Asset Allocation</b>						
DFS GIF – Diversified Income – Franklin Quotential*	S358B	M358B	N/A	2.50%	0.50%	1.00%
DFS GIF – Balanced Income – Franklin Quotential*	S348B	M348B	N/A	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – Fidelity	S248B	M248B	N/A	2.50%	0.50%	1.00%
DFS GIF – U.S. Monthly Income – Fidelity	S968B	M968B	T968B	2.50%	0.50%	1.00%
DFS GIF – Global Balanced – Jaislowsky Fraser	S208B	M208B	T208B	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – Fiera Capital	S498B	M498B	T498B	2.50%	0.50%	1.00%
DFS GIF – Balanced Growth – Franklin Quotential*	S368B	M368B	N/A	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – CI Signature	S268B	M268B	T268B	2.50%	0.50%	1.00%
DFS GIF – Income and Growth – CI Signature	S858B	M858B	T858B	2.50%	0.50%	1.00%
DFS GIF – Growth and Income – NEI	S588B	M588B	T588B	2.50%	0.50%	1.00%
DFS GIF – Growth – NEI Select	S538B	M538B	T538B	2.50%	0.50%	1.00%
DFS GIF – Asset Allocation – Cambridge	S868B	M868B	T868B	2.50%	0.50%	1.00%
DFS GIF – Growth – Franklin Quotential*	S338B	M338B	N/A	2.50%	0.50%	1.00%
<b>Canadian Equity</b>						
DFS GIF – Dividend Income – Desjardins	S038B	M038B	T038B	2.50%	0.50%	1.00%
DFS GIF – Canadian Dividend – NEI	S888B	M888B	T888B	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Desjardins	S158B	M158B	T158B	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Jaislowsky Fraser	S238B	M238B	T238B	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Fidelity True North®	S258B	M258B	T258B	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Franklin Bissett*	S728B	M728B	T728B	2.50%	0.50%	1.00%
DFS GIF – Canadian Small Cap Equity – NEI	S598B	M598B	N/A	2.50%	0.50%	1.00%
DFS GIF – Small Cap – Franklin Bissett*	S738B	M738B	N/A	2.50%	0.50%	1.00%
<b>Foreign Equity</b>						
DFS GIF – American Equity – MFS	S848B	M848B	T848B	2.50%	0.50%	1.00%
DFS GIF – American Equity Value – Desjardins	S438B	M438B	T438B	2.50%	0.50%	1.00%
DFS GIF – Global Dividend – Desjardins	S878B	M878B	T878B	2.50%	0.50%	1.00%
DFS GIF – Global Equity – Desjardins	S048B	M048B	T048B	2.50%	0.50%	1.00%
DFS GIF – Global Equity – MFS	S778B	M778B	T778B	2.50%	0.50%	1.00%
DFS GIF – International Equity – MFS	S408B	M408B	T408B	2.50%	0.50%	1.00%
DFS GIF – International Equity Growth – Desjardins	S898B	M898B	T898B	2.50%	0.50%	1.00%

\*Funds closed to additional Deposits and switches.

### Option B

Surrender Charge	Charge
In calender year 1	3.00%
In calender year 2	2.50%
In calender year 3	2.00%
Thereafter	0.00%

# FUND CODES AND GROSS COMMISSION – OPTION C

## Helios2 Contract – Series 8

Fund Name	Option C Deferred Sales Charge, 7 years				
	Fund Codes			Gross Commission	
	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i	Sales Commission	Trailer Fees
<b>Investment Solutions</b>					
DFS GIF – Conservative	S908C	M908C	T908C	5.00%	0.50%
DFS GIF – Moderate	S918C	M918C	T918C	5.00%	0.50%
DFS GIF – Balanced	S928C	M928C	T928C	5.00%	0.50%
DFS GIF – Growth	S938C	M938C	T938C	5.00%	0.50%
DFS GIF – Maximum Growth	S948C	M948C	T948C	5.00%	0.50%
<b>Responsible Investment Portfolios</b>					
DFS GIF – Conservative – Desjardins SocieTerra	S988C	M988C	T988C	5.00%	0.50%
DFS GIF – Moderate – Desjardins SocieTerra	S058C	M058C	T058C	5.00%	0.50%
DFS GIF – Balanced – Desjardins SocieTerra	S978C	M978C	T978C	5.00%	0.50%
DFS GIF – Growth – Desjardins SocieTerra	S998C	M998C	T998C	5.00%	0.50%
DFS GIF – Maximum Growth – Desjardins SocieTerra	S018C	M018C	T018C	5.00%	0.50%
DFS GIF – 100% Equity – Desjardins SocieTerra	S068C	M068C	T068C	5.00%	0.50%
<b>Wise ETF Portfolios</b>					
DFS GIF – Fixed Income – Desjardins Wise ETF	S078C	M078C	T078C	5.00%	0.15%
DFS GIF – Conservative – Desjardins Wise ETF	S088C	M088C	T088C	5.00%	0.50%
DFS GIF – Balanced – Desjardins Wise ETF	S098C	M098C	T098C	5.00%	0.50%
DFS GIF – Growth – Desjardins Wise ETF	S108C	M108C	T108C	5.00%	0.50%
DFS GIF – Maximum Growth – Desjardins Wise ETF	S118C	M118C	T118C	5.00%	0.50%
DFS GIF – 100% Equity – Desjardins Wise ETF	S128C	M128C	T128C	5.00%	0.50%
<b>Individual Funds</b>					
<b>Income</b>					
DFS GIF – Money Market	S558C	M558C	T558C	5.00%	0.00%
DFS GIF – Canadian Bond	S958C	M958C	T958C	5.00%	0.15%
DFS GIF – Global Tactical Bond – Desjardins	S028C	M028C	T028C	5.00%	0.15%
<b>Balanced and Asset Allocation</b>					
DFS GIF – Diversified Income – Franklin Quotential*	S358C	M358C	N/A	5.00%	0.50%
DFS GIF – Balanced Income – Franklin Quotential*	S348C	M348C	N/A	5.00%	0.50%
DFS GIF – Canadian Balanced – Fidelity	S248C	M248C	N/A	5.00%	0.50%
DFS GIF – U.S. Monthly Income – Fidelity	S968C	M968C	T968C	5.00%	0.50%
DFS GIF – Global Balanced – Jarislowsky Fraser	S208C	M208C	T208C	5.00%	0.50%
DFS GIF – Canadian Balanced – Fiera Capital	S498C	M498C	T498C	5.00%	0.50%
DFS GIF – Balanced Growth – Franklin Quotential*	S368C	M368C	N/A	5.00%	0.50%
DFS GIF – Canadian Balanced – CI Signature	S268C	M268C	T268C	5.00%	0.50%
DFS GIF – Income and Growth – CI Signature	S858C	M858C	T858C	5.00%	0.50%
DFS GIF – Growth and Income – NEI	S588C	M588C	T588C	5.00%	0.50%
DFS GIF – Growth – NEI Select	S538C	M538C	T538C	5.00%	0.50%
DFS GIF – Asset Allocation – Cambridge	S868C	M868C	T868C	5.00%	0.50%
DFS GIF – Growth – Franklin Quotential*	S338C	M338C	N/A	5.00%	0.50%
<b>Canadian Equity</b>					
DFS GIF – Dividend Income – Desjardins	S038C	M038C	T038C	5.00%	0.50%
DFS GIF – Canadian Dividend – NEI	S888C	M888C	T888C	5.00%	0.50%
DFS GIF – Canadian Equity – Desjardins	S158C	M158C	T158C	5.00%	0.50%
DFS GIF – Canadian Equity – Jarislowsky Fraser	S238C	M238C	T238C	5.00%	0.50%
DFS GIF – Canadian Equity – Fidelity True North®	S258C	M258C	T258C	5.00%	0.50%
DFS GIF – Canadian Equity – Franklin Bissett*	S728C	M728C	T728C	5.00%	0.50%
DFS GIF – Canadian Small Cap Equity – NEI	S598C	M598C	N/A	5.00%	0.50%
DFS GIF – Small Cap – Franklin Bissett*	S738C	M738C	N/A	5.00%	0.50%
<b>Foreign Equity</b>					
DFS GIF – American Equity – MFS	S848C	M848C	T848C	5.00%	0.50%
DFS GIF – American Equity Value – Desjardins	S438C	M438C	T438C	5.00%	0.50%
DFS GIF – Global Dividend – Desjardins	S878C	M878C	T878C	5.00%	0.50%
DFS GIF – Global Equity – Desjardins	S048C	M048C	T048C	5.00%	0.50%
DFS GIF – Global Equity – MFS	S778C	M778C	T778C	5.00%	0.50%
DFS GIF – International Equity – MFS	S408C	M408C	T408C	5.00%	0.50%
DFS GIF – International Equity Growth – Desjardins	S898C	M898C	T898C	5.00%	0.50%

\*Funds closed to additional Deposits and switches.

### Option C

Surrender Charge	Charge
In calendar year 1	5.50%
In calendar year 2	5.00%
In calendar year 3	5.00%
In calendar year 4	4.00%
In calendar year 5	4.00%
In calendar year 6	3.00%
In calendar year 7	2.00%
Thereafter	0.00%

# FUND CODES AND GROSS COMMISSION - OPTION D

## Helios2 Contract - Series 8

Fund Name	Option D No Load - Representative Chargeback (36 months)					
	Fund Codes			Sales Commission	Gross Commission	
	Helios2 - 75/75	Helios2 - 75/100 i	Helios2 - 100/100 i		Trailer Fees	
				Years 2 to 4	Thereafter	
<b>Investment Solutions</b>						
DFS GIF - Conservative	S908D	M908D	T908D	3.50%	0.50%	1.00%
DFS GIF - Moderate	S918D	M918D	T918D	3.50%	0.50%	1.00%
DFS GIF - Balanced	S928D	M928D	T928D	3.50%	0.50%	1.00%
DFS GIF - Growth	S938D	M938D	T938D	3.50%	0.50%	1.00%
DFS GIF - Maximum Growth	S948D	M948D	T948D	3.50%	0.50%	1.00%
<b>Responsible Investment Portfolios</b>						
DFS GIF - Conservative - Desjardins SocieTerra	S988D	M988D	T988D	3.50%	0.50%	1.00%
DFS GIF - Moderate - Desjardins SocieTerra	S058D	M058D	T058D	3.50%	0.50%	1.00%
DFS GIF - Balanced - Desjardins SocieTerra	S978D	M978D	T978D	3.50%	0.50%	1.00%
DFS GIF - Growth - Desjardins SocieTerra	S998D	M998D	T998D	3.50%	0.50%	1.00%
DFS GIF - Maximum Growth - Desjardins SocieTerra	S018D	M018D	T018D	3.50%	0.50%	1.00%
DFS GIF - 100% Equity - Desjardins SocieTerra	S068D	M068D	T068D	3.50%	0.50%	1.00%
<b>Wise ETF Portfolios</b>						
DFS GIF - Fixed Income - Desjardins Wise ETF	S078D	M078D	T078D	3.50%	0.15%	0.50%
DFS GIF - Conservative - Desjardins Wise ETF	S088D	M088D	T088D	3.50%	0.50%	1.00%
DFS GIF - Balanced - Desjardins Wise ETF	S098D	M098D	T098D	3.50%	0.50%	1.00%
DFS GIF - Growth - Desjardins Wise ETF	S108D	M108D	T108D	3.50%	0.50%	1.00%
DFS GIF - Maximum Growth - Desjardins Wise ETF	S118D	M118D	T118D	3.50%	0.50%	1.00%
DFS GIF - 100% Equity - Desjardins Wise ETF	S128D	M128D	T128D	3.50%	0.50%	1.00%
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF - Money Market	S558D	M558D	T558D	3.50%	0.00%	0.25%
DFS GIF - Canadian Bond	S958D	M958D	T958D	3.50%	0.15%	0.50%
DFS GIF - Global Tactical Bond - Desjardins	S028D	M028D	T028D	3.50%	0.15%	0.50%
<b>Balanced and Asset Allocation</b>						
DFS GIF - Diversified Income - Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF - Balanced Income - Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF - Canadian Balanced - Fidelity	S248D	M248D	N/A	3.50%	0.50%	1.00%
DFS GIF - U.S. Monthly Income - Fidelity	S968D	M968D	T968D	3.50%	0.50%	1.00%
DFS GIF - Global Balanced - Jarislowsky Fraser	S208D	M208D	T208D	3.50%	0.50%	1.00%
DFS GIF - Canadian Balanced - Fiera Capital	S498D	M498D	T498D	3.50%	0.50%	1.00%
DFS GIF - Balanced Growth - Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF - Canadian Balanced - CI Signature	S268D	M268D	T268D	3.50%	0.50%	1.00%
DFS GIF - Income and Growth - CI Signature	S858D	M858D	T858D	3.50%	0.50%	1.00%
DFS GIF - Growth and Income - NEI	S588D	M588D	T588D	3.50%	0.50%	1.00%
DFS GIF - Growth - NEI Select	S538D	M538D	T538D	3.50%	0.50%	1.00%
DFS GIF - Asset Allocation - Cambridge	S868D	M868D	T868D	3.50%	0.50%	1.00%
DFS GIF - Growth - Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
<b>Canadian Equity</b>						
DFS GIF - Dividend Income - Desjardins	S038D	M038D	T038D	3.50%	0.50%	1.00%
DFS GIF - Canadian Dividend - NEI	S888D	M888D	T888D	3.50%	0.50%	1.00%
DFS GIF - Canadian Equity - Desjardins	S158D	M158D	T158D	3.50%	0.50%	1.00%
DFS GIF - Canadian Equity - Jarislowsky Fraser	S238D	M238D	T238D	3.50%	0.50%	1.00%
DFS GIF - Canadian Equity - Fidelity True North®	S258D	M258D	T258D	3.50%	0.50%	1.00%
DFS GIF - Canadian Equity - Franklin Bissett*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF - Canadian Small Cap Equity - NEI	S598D	M598D	N/A	3.50%	0.50%	1.00%
DFS GIF - Small Cap - Franklin Bissett*	N/A	N/A	N/A	N/A	N/A	N/A
<b>Foreign Equity</b>						
DFS GIF - American Equity - MFS	S848D	M848D	T848D	3.50%	0.50%	1.00%
DFS GIF - American Equity Value - Desjardins	S438D	M438D	T438D	3.50%	0.50%	1.00%
DFS GIF - Global Dividend - Desjardins	S878D	M878D	T878D	3.50%	0.50%	1.00%
DFS GIF - Global Equity - Desjardins	S048D	M048D	T048D	3.50%	0.50%	1.00%
DFS GIF - Global Equity - MFS	S778D	M778D	T778D	3.50%	0.50%	1.00%
DFS GIF - International Equity - MFS	S408D	M408D	T408D	3.50%	0.50%	1.00%
DFS GIF - International Equity Growth - Desjardins	S898D	M898D	T898D	3.50%	0.50%	1.00%

\*Funds closed to additional Deposits and switches.

### Option D: No Fees - Chargeback of the sales commission if a surrender occurs within 36 months of the Deposit

Month	Chargeback Rate	Month	Chargeback Rate	Month	Chargeback Rate	Month	Chargeback Rate	Month	Chargeback Rate	Month	Chargeback Rate
1	100.0%	7	83.3%	13	66.7%	19	50.0%	25	33.3%	31	16.7%
2	97.2%	8	80.6%	14	63.9%	20	47.2%	26	30.6%	32	13.9%
3	94.4%	9	77.8%	15	61.1%	21	44.4%	27	27.8%	33	11.1%
4	91.7%	10	75.0%	16	58.3%	22	41.7%	28	25.0%	34	8.3%
5	88.9%	11	72.2%	17	55.6%	23	38.9%	29	22.2%	35	5.6%
6	86.1%	12	69.4%	18	52.8%	24	36.1%	30	19.4%	36	2.8%
										37+	0.0%

# FUND CODES AND GROSS COMMISSION – OPTION E

## Helios2 Contract – Series 8

Fund Name	Option E No Load – Representative Chargeback (60 months)					
	Fund Codes			Sales Commission	Gross Commission	
	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i		Trailer Fees Years 2 to 7	Thereafter
<b>Investment Solutions</b>						
DFS GIF – Conservative	S908E	M908E	T908E	5.00%	0.50%	1.00%
DFS GIF – Moderate	S918E	M918E	T918E	5.00%	0.50%	1.00%
DFS GIF – Balanced	S928E	M928E	T928E	5.00%	0.50%	1.00%
DFS GIF – Growth	S938E	M938E	T938E	5.00%	0.50%	1.00%
DFS GIF – Maximum Growth	S948E	M948E	T948E	5.00%	0.50%	1.00%
<b>Responsible Investment Portfolios</b>						
DFS GIF – Conservative – Desjardins SocieTerra	S988E	M988E	T988E	5.00%	0.50%	1.00%
DFS GIF – Moderate – Desjardins SocieTerra	S058E	M058E	T058E	5.00%	0.50%	1.00%
DFS GIF – Balanced – Desjardins SocieTerra	S978E	M978E	T978E	5.00%	0.50%	1.00%
DFS GIF – Growth – Desjardins SocieTerra	S998E	M998E	T998E	5.00%	0.50%	1.00%
DFS GIF – Maximum Growth – Desjardins SocieTerra	S018E	M018E	T018E	5.00%	0.50%	1.00%
DFS GIF – 100% Equity – Desjardins SocieTerra	S068E	M068E	T068E	5.00%	0.50%	1.00%
<b>Wise ETF Portfolios</b>						
DFS GIF – Fixed Income – Desjardins Wise ETF	S078E	M078E	T078E	5.00%	0.15%	0.50%
DFS GIF – Conservative – Desjardins Wise ETF	S088E	M088E	T088E	5.00%	0.50%	1.00%
DFS GIF – Balanced – Desjardins Wise ETF	S098E	M098E	T098E	5.00%	0.50%	1.00%
DFS GIF – Growth – Desjardins Wise ETF	S108E	M108E	T108E	5.00%	0.50%	1.00%
DFS GIF – Maximum Growth – Desjardins Wise ETF	S118E	M118E	T118E	5.00%	0.50%	1.00%
DFS GIF – 100% Equity – Desjardins Wise ETF	S128E	M128E	T128E	5.00%	0.50%	1.00%
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF – Money Market	S558E	M558E	T558E	5.00%	0.00%	0.25%
DFS GIF – Canadian Bond	S958E	M958E	T958E	5.00%	0.15%	0.50%
DFS GIF – Global Tactical Bond – Desjardins	S028E	M028E	T028E	5.00%	0.15%	0.50%
<b>Balanced and Asset Allocation</b>						
DFS GIF – Diversified Income – Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF – Balanced Income – Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF – Canadian Balanced – Fidelity	S248E	M248E	N/A	5.00%	0.50%	1.00%
DFS GIF – U.S. Monthly Income – Fidelity	S968E	M968E	T968E	5.00%	0.50%	1.00%
DFS GIF – Global Balanced – Jarislowsky Fraser	S208E	M208E	T208E	5.00%	0.50%	1.00%
DFS GIF – Canadian Balanced – Fiera Capital	S498E	M498E	T498E	5.00%	0.50%	1.00%
DFS GIF – Balanced Growth – Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF – Canadian Balanced – CI Signature	S268E	M268E	T268E	5.00%	0.50%	1.00%
DFS GIF – Income and Growth – CI Signature	S858E	M858E	T858E	5.00%	0.50%	1.00%
DFS GIF – Growth and Income – NEI	S588E	M588E	T588E	5.00%	0.50%	1.00%
DFS GIF – Growth – NEI Select	S538E	M538E	T538E	5.00%	0.50%	1.00%
DFS GIF – Asset Allocation – Cambridge	S868E	M868E	T868E	5.00%	0.50%	1.00%
DFS GIF – Growth – Franklin Quotential*	N/A	N/A	N/A	N/A	N/A	N/A
<b>Canadian Equity</b>						
DFS GIF – Dividend Income – Desjardins	S038E	M038E	T038E	5.00%	0.50%	1.00%
DFS GIF – Canadian Dividend – NEI	S888E	M888E	T888E	5.00%	0.50%	1.00%
DFS GIF – Canadian Equity – Desjardins	S158E	M158E	T158E	5.00%	0.50%	1.00%
DFS GIF – Canadian Equity – Jarislowsky Fraser	S238E	M238E	T238E	5.00%	0.50%	1.00%
DFS GIF – Canadian Equity – Fidelity True North®	S258E	M258E	T258E	5.00%	0.50%	1.00%
DFS GIF – Canadian Equity – Franklin Bissett*	N/A	N/A	N/A	N/A	N/A	N/A
DFS GIF – Canadian Small Cap Equity – NEI	S598E	M598E	N/A	5.00%	0.50%	1.00%
DFS GIF – Small Cap – Franklin Bissett*	N/A	N/A	N/A	N/A	N/A	N/A
<b>Foreign Equity</b>						
DFS GIF – American Equity – MFS	S848E	M848E	T848E	5.00%	0.50%	1.00%
DFS GIF – American Equity Value – Desjardins	S438E	M438E	T438E	5.00%	0.50%	1.00%
DFS GIF – Global Dividend – Desjardins	S878E	M878E	T878E	5.00%	0.50%	1.00%
DFS GIF – Global Equity – Desjardins	S048E	M048E	T048E	5.00%	0.50%	1.00%
DFS GIF – Global Equity – MFS	S778E	M778E	T778E	5.00%	0.50%	1.00%
DFS GIF – International Equity – MFS	S408E	M408E	T408E	5.00%	0.50%	1.00%
DFS GIF – International Equity Growth – Desjardins	S898E	M898E	T898E	5.00%	0.50%	1.00%

\*Funds closed to additional Deposits and switches.

**Option E: No Fees – Chargeback of the sales commission if a surrender occurs within 60 months of the Deposit**

Month	Chargeback Rate	Month	Chargeback Rate	Month	Chargeback Rate	Month	Chargeback Rate	Month	Chargeback Rate	Month	Chargeback Rate
1	100.0%	11	83.3%	21	66.7%	31	50.0%	41	33.3%	51	16.7%
2	98.3%	12	81.7%	22	65.0%	32	48.3%	42	31.7%	52	15.0%
3	96.7%	13	80.0%	23	63.3%	33	46.7%	43	30.0%	53	13.3%
4	95.0%	14	78.3%	24	61.7%	34	45.0%	44	28.3%	54	11.7%
5	93.3%	15	76.7%	25	60.0%	35	43.3%	45	26.7%	55	10.0%
6	91.7%	16	75.0%	26	58.3%	36	41.7%	46	25.0%	56	8.3%
7	90.0%	17	73.3%	27	56.7%	37	40.0%	47	23.3%	57	6.7%
8	88.3%	18	71.7%	28	55.0%	38	38.3%	48	21.7%	58	5.0%
9	86.7%	19	70.0%	29	53.3%	39	36.7%	49	20.0%	59	3.3%
10	85.0%	20	68.3%	30	51.7%	40	35.0%	50	18.3%	60	1.7%
										61+	0.0%

## CHARGES AND FEES

## Helios2 Contract – 75/100 GLWB – Series 6 and 8

Fund Name	Series 6 MER	Series 8 MER	Helios2 – 75/100 GLWB Additional Guarantee Fee
<b>Investment Solutions</b>			
DFS GIF – Conservative	2.25%	1.88%	0.95%
DFS GIF – Moderate	2.29%	1.95%	1.05%
DFS GIF – Balanced	2.34%	2.00%	1.05%
DFS GIF – Growth	2.37%	2.03%	1.30%
DFS GIF – Maximum Growth	2.45%	2.13%	N/A
<b>Responsible Investment Portfolios</b>			
DFS GIF – Conservative – Desjardins SocieTerra	2.33%	1.96%	0.95%
DFS GIF – Moderate – Desjardins SocieTerra	2.41%	2.07%	1.15%
DFS GIF – Balanced – Desjardins SocieTerra	2.38%	2.05%	1.25%
DFS GIF – Growth – Desjardins SocieTerra	2.49%	2.09%	1.35%
DFS GIF – Maximum Growth – Desjardins SocieTerra	2.62%	2.30%	N/A
DFS GIF – 100% Equity – Desjardins SocieTerra	2.76%	2.41%	N/A
<b>Wise ETF Portfolios</b>			
DFS GIF – Fixed Income – Desjardins Wise ETF	1.72%	1.38%	0.70%
DFS GIF – Conservative – Desjardins Wise ETF	2.30%	1.95%	1.05%
DFS GIF – Balanced – Desjardins Wise ETF	2.36%	2.01%	1.15%
DFS GIF – Growth – Desjardins Wise ETF	2.41%	2.07%	1.25%
DFS GIF – Maximum Growth – Desjardins Wise ETF	2.47%	2.13%	N/A
DFS GIF – 100% Equity – Desjardins Wise ETF	2.53%	2.18%	N/A
<b>Individual Funds</b>			
<b>Income</b>			
DFS GIF – Money Market	1.07%	0.73%	0.30%
DFS GIF – Canadian Bond	1.69%	1.36%	0.55%
DFS GIF – Global Tactical Bond – Desjardins	2.13%	1.78%	1.10%
<b>Balanced and Asset Allocation</b>			
DFS GIF – Diversified Income – Franklin Quotential*	2.67%	2.32%	1.05%
DFS GIF – Balanced Income – Franklin Quotential*	2.69%	2.33%	1.10%
DFS GIF – Canadian Balanced – Fidelity	2.70%	2.36%	N/A
DFS GIF – U.S. Monthly Income – Fidelity	2.73%	2.39%	N/A
DFS GIF – Global Balanced – Jarislowsky Fraser	2.51%	2.17%	1.25%
DFS GIF – Canadian Balanced – Fiera Capital	2.40%	2.08%	1.30%
DFS GIF – Balanced Growth – Franklin Quotential*	2.73%	2.37%	1.35%
DFS GIF – Canadian Balanced – CI Signature	2.69%	2.34%	1.50%
DFS GIF – Income and Growth – CI Signature	2.73%	2.40%	1.55%
DFS GIF – Growth and Income – NEI	2.73%	2.41%	1.50%
DFS GIF – Growth – NEI Select	2.88%	2.57%	1.60%
DFS GIF – Asset Allocation – Cambridge	2.59%	2.26%	N/A
DFS GIF – Growth – Franklin Quotential*	2.84%	2.50%	N/A
<b>Canadian Equity</b>			
DFS GIF – Dividend Income – Desjardins	2.39%	2.09%	N/A
DFS GIF – Canadian Dividend – NEI	2.71%	2.39%	N/A
DFS GIF – Canadian Equity – Desjardins	2.59%	2.24%	N/A
DFS GIF – Canadian Equity – Jarislowsky Fraser	2.68%	2.33%	N/A
DFS GIF – Canadian Equity – Fidelity True North®	2.93%	2.61%	N/A
DFS GIF – Canadian Equity – Franklin Bissett*	2.75%	2.44%	N/A
DFS GIF – Canadian Small Cap Equity – NEI	3.03%	2.72%	N/A
DFS GIF – Small Cap – Franklin Bissett*	3.12%	2.77%	N/A
<b>Foreign Equity</b>			
DFS GIF – American Equity – MFS	2.68%	2.35%	N/A
DFS GIF – American Equity Value – Desjardins	2.68%	2.37%	N/A
DFS GIF – Global Dividend – Desjardins	2.73%	2.39%	N/A
DFS GIF – Global Equity – Desjardins	2.70%	2.36%	N/A
DFS GIF – Global Equity – MFS	2.67%	2.35%	N/A
DFS GIF – International Equity – MFS	2.97%	2.65%	N/A
DFS GIF – International Equity Growth – Desjardins	2.78%	2.46%	N/A

\*Funds closed to additional Deposits and switches.

# FUND CODES AND GROSS COMMISSION – OPTION A

## Helios2 Contract – 75/100 GLWB – Series 6 and 8

(Available for switches only)

Fund Name	Option A No-Load			
	Fund Codes		Gross Commission	
	Series 6 Helios2 – 75/100 GLWB	Series 8 Helios2 – 75/100 GLWB	Sales Commission	Trailer Fees
<b>Investment Solutions</b>				
DFS GIF – Conservative	G906A	G908A	N/A	1.00%
DFS GIF – Moderate	G916A	G918A	N/A	1.00%
DFS GIF – Balanced	G926A	G928A	N/A	1.00%
DFS GIF – Growth	G936A	G938A	N/A	1.00%
DFS GIF – Maximum Growth	N/A	N/A	N/A	N/A
<b>Responsible Investment Portfolios</b>				
DFS GIF – Conservative – Desjardins SocieTerra	G986A	G988A	N/A	1.00%
DFS GIF – Moderate – Desjardins SocieTerra	G056A	G058A	N/A	1.00%
DFS GIF – Balanced – Desjardins SocieTerra	G976A	G978A	N/A	1.00%
DFS GIF – Growth – Desjardins SocieTerra	G996A	G998A	N/A	1.00%
DFS GIF – Maximum Growth – Desjardins SocieTerra	N/A	N/A	N/A	N/A
DFS GIF – 100% Equity – Desjardins SocieTerra	N/A	N/A	N/A	N/A
<b>Wise ETF Portfolios</b>				
DFS GIF – Fixed Income – Desjardins Wise ETF	G076A	G078A	N/A	0.50%
DFS GIF – Conservative – Desjardins Wise ETF	G086A	G088A	N/A	1.00%
DFS GIF – Balanced – Desjardins Wise ETF	G096A	G098A	N/A	1.00%
DFS GIF – Growth – Desjardins Wise ETF	G106A	G108A	N/A	1.00%
DFS GIF – Maximum Growth – Desjardins Wise ETF	N/A	N/A	N/A	N/A
DFS GIF – 100% Equity – Desjardins Wise ETF	N/A	N/A	N/A	N/A
<b>Individual Funds</b>				
<b>Income</b>				
DFS GIF – Money Market	G556A	G558A	N/A	0.25%
DFS GIF – Canadian Bond	G956A	G958A	N/A	0.50%
DFS GIF – Global Tactical Bond – Desjardins	G026A	G028A	N/A	0.50%
<b>Balanced and Asset Allocation</b>				
DFS GIF – Diversified Income – Franklin Quotential*	G356A	G358A	N/A	1.00%
DFS GIF – Balanced Income – Franklin Quotential*	G346A	G348A	N/A	1.00%
DFS GIF – Canadian Balanced – Fidelity	N/A	N/A	N/A	N/A
DFS GIF – U.S. Monthly Income – Fidelity	N/A	N/A	N/A	N/A
DFS GIF – Global Balanced – Jarislowsky Fraser	G206A	G208A	N/A	1.00%
DFS GIF – Canadian Balanced – Fiera Capital	G496A	G498A	N/A	1.00%
DFS GIF – Balanced Growth – Franklin Quotential*	G366A	G368A	N/A	1.00%
DFS GIF – Canadian Balanced – CI Signature	G266A	G268A	N/A	1.00%
DFS GIF – Income and Growth – CI Signature	G856A	G858A	N/A	1.00%
DFS GIF – Growth and Income – NEI	G586A	G588A	N/A	1.00%
DFS GIF – Growth – NEI Select	G536A	G538A	N/A	1.00%
DFS GIF – Asset Allocation – Cambridge	N/A	N/A	N/A	N/A
DFS GIF – Growth – Franklin Quotential*	N/A	N/A	N/A	N/A
<b>Canadian Equity</b>				
DFS GIF – Dividend Income – Desjardins	N/A	N/A	N/A	N/A
DFS GIF – Canadian Dividend – NEI	N/A	N/A	N/A	N/A
DFS GIF – Canadian Equity – Desjardins	N/A	N/A	N/A	N/A
DFS GIF – Canadian Equity – Jarislowsky Fraser	N/A	N/A	N/A	N/A
DFS GIF – Canadian Equity – Fidelity True North®	N/A	N/A	N/A	N/A
DFS GIF – Canadian Equity – Franklin Bissett*	N/A	N/A	N/A	N/A
DFS GIF – Canadian Small Cap Equity – NEI	N/A	N/A	N/A	N/A
DFS GIF – Small Cap – Franklin Bissett*	N/A	N/A	N/A	N/A
<b>Foreign Equity</b>				
DFS GIF – American Equity – MFS	N/A	N/A	N/A	N/A
DFS GIF – American Equity Value – Desjardins	N/A	N/A	N/A	N/A
DFS GIF – Global Dividend – Desjardins	N/A	N/A	N/A	N/A
DFS GIF – Global Equity – Desjardins	N/A	N/A	N/A	N/A
DFS GIF – Global Equity – MFS	N/A	N/A	N/A	N/A
DFS GIF – International Equity – MFS	N/A	N/A	N/A	N/A
DFS GIF – International Equity Growth – Desjardins	N/A	N/A	N/A	N/A

\* Funds closed to additional Deposits and switches.

# FUND CODES AND GROSS COMMISSION – OPTION B

## Helios2 Contract – 75/100 GLWB – Series 6 and 8

(Available for switches only)

Fund Name	Option B Low Load Sales Charge				
	Fund Codes		Sales Commission	Gross Commission	
	Series 6 Helios2 – 75/100 GLWB	Series 8 Helios2 – 75/100 GLWB		Trailer Fees	
				Years 1 to 3	Thereafter
<b>Investment Solutions</b>					
DFS GIF – Conservative	G906B	G908B	2.50%	0.50%	1.00%
DFS GIF – Moderate	G916B	G918B	2.50%	0.50%	1.00%
DFS GIF – Balanced	G926B	G928B	2.50%	0.50%	1.00%
DFS GIF – Growth	G936B	G938B	2.50%	0.50%	1.00%
DFS GIF – Maximum Growth	N/A	N/A	N/A	N/A	N/A
<b>Responsible Investment Portfolios</b>					
DFS GIF – Conservative – Desjardins SocieTerra	G986B	G988B	2.50%	0.50%	1.00%
DFS GIF – Moderate – Desjardins SocieTerra	G056B	G058B	2.50%	0.50%	1.00%
DFS GIF – Balanced – Desjardins SocieTerra	G976B	G978B	2.50%	0.50%	1.00%
DFS GIF – Growth – Desjardins SocieTerra	G996B	G998B	2.50%	0.50%	1.00%
DFS GIF – Maximum Growth – Desjardins SocieTerra	N/A	N/A	N/A	N/A	N/A
DFS GIF – 100% Equity – Desjardins SocieTerra	N/A	N/A	N/A	N/A	N/A
<b>Wise ETF Portfolios</b>					
DFS GIF – Fixed Income – Desjardins Wise ETF	G076B	G078B	2.50%	0.15%	0.50%
DFS GIF – Conservative – Desjardins Wise ETF	G086B	G088B	2.50%	0.50%	1.00%
DFS GIF – Balanced – Desjardins Wise ETF	G096B	G098B	2.50%	0.50%	1.00%
DFS GIF – Growth – Desjardins Wise ETF	G106B	G108B	2.50%	0.50%	1.00%
DFS GIF – Maximum Growth – Desjardins Wise ETF	N/A	N/A	N/A	N/A	N/A
DFS GIF – 100% Equity – Desjardins Wise ETF	N/A	N/A	N/A	N/A	N/A
<b>Individual Funds</b>					
<b>Income</b>					
DFS GIF – Money Market	G556B	G558B	2.50%	0.00%	0.25%
DFS GIF – Canadian Bond	G956B	G958B	2.50%	0.15%	0.50%
DFS GIF – Global Tactical Bond – Desjardins	G026B	G028B	2.50%	0.15%	0.50%
<b>Balanced and Asset Allocation</b>					
DFS GIF – Diversified Income – Franklin Quotential*	G356B	G358B	2.50%	0.50%	1.00%
DFS GIF – Balanced Income – Franklin Quotential*	G346B	G348B	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – Fidelity	N/A	N/A	N/A	N/A	N/A
DFS GIF – U.S. Monthly Income – Fidelity	N/A	N/A	N/A	N/A	N/A
DFS GIF – Global Balanced – Jarislowsky Fraser	G206B	G208B	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – Fiera Capital	G496B	G498B	2.50%	0.50%	1.00%
DFS GIF – Balanced Growth – Franklin Quotential*	G366B	G368B	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – CI Signature	G266B	G268B	2.50%	0.50%	1.00%
DFS GIF – Income and Growth – CI Signature	G856B	G858B	2.50%	0.50%	1.00%
DFS GIF – Growth and Income – NEI	G586B	G588B	2.50%	0.50%	1.00%
DFS GIF – Growth – NEI Select	G536B	G538B	2.50%	0.50%	1.00%
DFS GIF – Asset Allocation – Cambridge	N/A	N/A	N/A	N/A	N/A
DFS GIF – Growth – Franklin Quotential*	N/A	N/A	N/A	N/A	N/A
<b>Canadian Equity</b>					
DFS GIF – Dividend Income – Desjardins	N/A	N/A	N/A	N/A	N/A
DFS GIF – Canadian Dividend – NEI	N/A	N/A	N/A	N/A	N/A
DFS GIF – Canadian Equity – Desjardins	N/A	N/A	N/A	N/A	N/A
DFS GIF – Canadian Equity – Jarislowsky Fraser	N/A	N/A	N/A	N/A	N/A
DFS GIF – Canadian Equity – Fidelity True North®	N/A	N/A	N/A	N/A	N/A
DFS GIF – Canadian Equity – Franklin Bissett*	N/A	N/A	N/A	N/A	N/A
DFS GIF – Canadian Small Cap Equity – NEI	N/A	N/A	N/A	N/A	N/A
DFS GIF – Small Cap – Franklin Bissett*	N/A	N/A	N/A	N/A	N/A
<b>Foreign Equity</b>					
DFS GIF – American Equity – MFS	N/A	N/A	N/A	N/A	N/A
DFS GIF – American Equity Value – Desjardins	N/A	N/A	N/A	N/A	N/A
DFS GIF – Global Dividend – Desjardins	N/A	N/A	N/A	N/A	N/A
DFS GIF – Global Equity – Desjardins	N/A	N/A	N/A	N/A	N/A
DFS GIF – Global Equity – MFS	N/A	N/A	N/A	N/A	N/A
DFS GIF – International Equity – MFS	N/A	N/A	N/A	N/A	N/A
DFS GIF – International Equity Growth – Desjardins	N/A	N/A	N/A	N/A	N/A

\*Funds closed to additional Deposits and switches.

**Option B**

Surrender Charge	Charge
In calendar year 1	3.00%
In calendar year 2	2.50%
In calendar year 3	2.00%
Thereafter	0.00%



# FUND CODES AND GROSS COMMISSION – OPTION C

## Helios2 Contract – 75/100 GLWB – Series 6 and 8

(Available for switches only)

Fund Name	Option C Deferred Sales Charge, 7 years			
	Fund Codes		Gross Commission	
	Series 6 Helios2 – 75/100 GLWB	Series 8 Helios2 – 75/100 GLWB	Sales Commission	Trailer Fees
<b>Investment Solutions</b>				
DFS GIF – Conservative	G906C	G908C	5.00%	0.50%
DFS GIF – Moderate	G916C	G918C	5.00%	0.50%
DFS GIF – Balanced	G926C	G928C	5.00%	0.50%
DFS GIF – Growth	G936C	G938C	5.00%	0.50%
DFS GIF – Maximum Growth	N/A	N/A	N/A	N/A
<b>Responsible Investment Portfolios</b>				
DFS GIF – Conservative – Desjardins SocieTerra	G986C	G988C	5.00%	0.50%
DFS GIF – Moderate – Desjardins SocieTerra	G056C	G058C	5.00%	0.50%
DFS GIF – Balanced – Desjardins SocieTerra	G976C	G978C	5.00%	0.50%
DFS GIF – Growth – Desjardins SocieTerra	G996C	G998C	5.00%	0.50%
DFS GIF – Maximum Growth – Desjardins SocieTerra	N/A	N/A	N/A	N/A
DFS GIF – 100% Equity – Desjardins SocieTerra	N/A	N/A	N/A	N/A
<b>Wise ETF Portfolios</b>				
DFS GIF – Fixed Income – Desjardins Wise ETF	G076C	G078C	5.00%	0.15%
DFS GIF – Conservative – Desjardins Wise ETF	G086C	G088C	5.00%	0.50%
DFS GIF – Balanced – Desjardins Wise ETF	G096C	G098C	5.00%	0.50%
DFS GIF – Growth – Desjardins Wise ETF	G106C	G108C	5.00%	0.50%
DFS GIF – Maximum Growth – Desjardins Wise ETF	N/A	N/A	N/A	N/A
DFS GIF – 100% Equity – Desjardins Wise ETF	N/A	N/A	N/A	N/A
<b>Individual Funds</b>				
<b>Income</b>				
DFS GIF – Money Market	G556C	G558C	5.00%	0.00%
DFS GIF – Canadian Bond	G956C	G958C	5.00%	0.15%
DFS GIF – Global Tactical Bond – Desjardins	G026C	G028C	5.00%	0.15%
<b>Balanced and Asset Allocation</b>				
DFS GIF – Diversified Income – Franklin Quotential*	G356C	G358C	5.00%	0.50%
DFS GIF – Balanced Income – Franklin Quotential*	G346C	G348C	5.00%	0.50%
DFS GIF – Canadian Balanced – Fidelity	N/A	N/A	N/A	N/A
DFS GIF – U.S. Monthly Income – Fidelity	N/A	N/A	N/A	N/A
DFS GIF – Global Balanced – Jarislowsky Fraser	G206C	G208C	5.00%	0.50%
DFS GIF – Canadian Balanced – Fiera Capital	G496C	G498C	5.00%	0.50%
DFS GIF – Balanced Growth – Franklin Quotential*	G366C	G368C	5.00%	0.50%
DFS GIF – Canadian Balanced – CI Signature	G266C	G268C	5.00%	0.50%
DFS GIF – Income and Growth – CI Signature	G856C	G858C	5.00%	0.50%
DFS GIF – Growth and Income – NEI	G586C	G588C	5.00%	0.50%
DFS GIF – Growth – NEI Select	G536C	G538C	5.00%	0.50%
DFS GIF – Asset Allocation – Cambridge	N/A	N/A	N/A	N/A
DFS GIF – Growth – Franklin Quotential*	N/A	N/A	N/A	N/A
<b>Canadian Equity</b>				
DFS GIF – Dividend Income – Desjardins	N/A	N/A	N/A	N/A
DFS GIF – Canadian Dividend – NEI	N/A	N/A	N/A	N/A
DFS GIF – Canadian Equity – Desjardins	N/A	N/A	N/A	N/A
DFS GIF – Canadian Equity – Jarislowsky Fraser	N/A	N/A	N/A	N/A
DFS GIF – Canadian Equity – Fidelity True North®	N/A	N/A	N/A	N/A
DFS GIF – Canadian Equity – Franklin Bissett*	N/A	N/A	N/A	N/A
DFS GIF – Canadian Small Cap Equity – NEI	N/A	N/A	N/A	N/A
DFS GIF – Small Cap – Franklin Bissett*	N/A	N/A	N/A	N/A
<b>Foreign Equity</b>				
DFS GIF – American Equity – MFS	N/A	N/A	N/A	N/A
DFS GIF – American Equity Value – Desjardins	N/A	N/A	N/A	N/A
DFS GIF – Global Dividend – Desjardins	N/A	N/A	N/A	N/A
DFS GIF – Global Equity – Desjardins	N/A	N/A	N/A	N/A
DFS GIF – Global Equity – MFS	N/A	N/A	N/A	N/A
DFS GIF – International Equity – MFS	N/A	N/A	N/A	N/A
DFS GIF – International Equity Growth – Desjardins	N/A	N/A	N/A	N/A

\* Funds closed to additional Deposits and switches.

### Option C

Surrender Charge	Charge	Surrender Charge	Charge
In calender year 1	5.50%	In calender year 5	4.00%
In calender year 2	5.00%	In calender year 6	3.00%
In calender year 3	5.00%	In calender year 7	2.00%
In calender year 4	4.00%	Thereafter	0.00%

# CHARGES AND FEES

## Helios2 Contract – Series 7

Fund Name	Series 7 MER	Helios2 – 75/100 i Additional Guarantee Fee	Helios2 – 100/100 i Additional Guarantee Fee	Helios2 – 75/100 GLWB Additional Guarantee Fee
<b>Investment Solutions</b>				
DFS GIF – Conservative	1.68%	0.30%	0.65%	0.95%
DFS GIF – Moderate	1.73%	0.35%	0.70%	1.05%
DFS GIF – Balanced	1.82%	0.50%	0.85%	1.05%
DFS GIF – Growth	1.87%	0.50%	1.05%	1.30%
DFS GIF – Maximum Growth	1.88%	0.50%	1.35%	N/A
<b>Responsible Investment Portfolios</b>				
DFS GIF – Conservative – Desjardins SocieTerra	1.83%	0.30%	0.90%	0.95%
DFS GIF – Moderate – Desjardins SocieTerra	1.90%	0.40%	0.90%	1.15%
DFS GIF – Balanced – Desjardins SocieTerra	1.81%	0.45%	0.95%	1.25%
DFS GIF – Growth – Desjardins SocieTerra	2.01%	0.50%	1.15%	1.35%
DFS GIF – Maximum Growth – Desjardins SocieTerra	2.13%	0.55%	1.35%	N/A
DFS GIF – 100% Equity – Desjardins SocieTerra	2.24%	0.60%	1.35%	N/A
<b>Wise ETF Portfolios</b>				
DFS GIF – Fixed Income – Desjardins Wise ETF	1.21%	0.25%	0.50%	0.70%
DFS GIF – Conservative – Desjardins Wise ETF	1.78%	0.30%	0.65%	1.05%
DFS GIF – Balanced – Desjardins Wise ETF	1.84%	0.50%	0.85%	1.15%
DFS GIF – Growth – Desjardins Wise ETF	1.90%	0.50%	1.15%	1.25%
DFS GIF – Maximum Growth – Desjardins Wise ETF	1.95%	0.55%	1.35%	N/A
DFS GIF – 100% Equity – Desjardins Wise ETF	2.01%	0.55%	1.35%	N/A
<b>Individual Funds</b>				
<b>Income</b>				
DFS GIF – Money Market	0.52%	0.15%	0.30%	0.30%
DFS GIF – Canadian Bond	1.16%	0.20%	0.45%	0.55%
DFS GIF – Global Tactical Bond – Desjardins	1.61%	0.45%	0.95%	1.10%
<b>Balanced and Asset Allocation</b>				
DFS GIF – Diversified Income – Franklin Quotential*	2.15%	0.45%	N/A	1.05%
DFS GIF – Balanced Income – Franklin Quotential*	2.21%	0.45%	N/A	1.10%
DFS GIF – Canadian Balanced – Fidelity	2.15%	0.50%	N/A	N/A
DFS GIF – U.S. Monthly Income – Fidelity	2.22%	0.50%	1.05%	N/A
DFS GIF – Global Balanced – Jarislowsky Fraser	1.99%	0.45%	1.05%	1.25%
DFS GIF – Canadian Balanced – Fiera Capital	1.86%	0.45%	1.15%	1.30%
DFS GIF – Balanced Growth – Franklin Quotential*	2.20%	0.45%	N/A	1.35%
DFS GIF – Canadian Balanced – CI Signature	2.14%	0.50%	1.15%	1.50%
DFS GIF – Income and Growth – CI Signature	2.18%	0.50%	1.35%	1.55%
DFS GIF – Growth and Income – NEI	2.23%	0.50%	1.35%	1.50%
DFS GIF – Growth – NEI Select	2.31%	0.55%	1.35%	1.60%
DFS GIF – Asset Allocation – Cambridge	2.09%	0.50%	1.35%	N/A
DFS GIF – Growth – Franklin Quotential*	2.34%	0.50%	N/A	N/A
<b>Canadian Equity</b>				
DFS GIF – Dividend Income – Desjardins	1.87%	0.50%	1.35%	N/A
DFS GIF – Canadian Dividend – NEI	2.18%	0.50%	1.35%	N/A
DFS GIF – Canadian Equity – Desjardins	2.07%	0.60%	1.35%	N/A
DFS GIF – Canadian Equity – Jarislowsky Fraser	2.21%	0.65%	1.35%	N/A
DFS GIF – Canadian Equity – Fidelity True North®	2.41%	0.65%	1.35%	N/A
DFS GIF – Canadian Equity – Franklin Bissett*	2.35%	0.60%	1.35%	N/A
DFS GIF – Canadian Small Cap Equity – NEI	2.59%	0.60%	N/A	N/A
DFS GIF – Small Cap – Franklin Bissett*	2.67%	0.60%	N/A	N/A
<b>Foreign Equity</b>				
DFS GIF – American Equity – MFS	2.19%	0.55%	1.35%	N/A
DFS GIF – American Equity Value – Desjardins	2.13%	0.60%	1.35%	N/A
DFS GIF – Global Dividend – Desjardins	2.23%	0.55%	1.35%	N/A
DFS GIF – Global Equity – Desjardins	2.18%	0.55%	1.35%	N/A
DFS GIF – Global Equity – MFS	2.18%	0.60%	1.35%	N/A
DFS GIF – International Equity – MFS	2.46%	0.60%	1.35%	N/A
DFS GIF – International Equity Growth – Desjardins	2.31%	0.60%	1.35%	N/A

\*Funds closed to additional Deposits and switches.

## FUND CODES AND GROSS COMMISSION

## Helios2 Contract – Series 7

Fund Name	Option A No-Load					
	Fund Codes				Gross Commission	
	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i	Helios2 – 75/100 GLWB**	Sales Commission	Trailer Fees
<b>Investment Solutions</b>						
DFS GIF – Conservative	S907A	M907A	T907A	G907A	N/A	0.90%
DFS GIF – Moderate	S917A	M917A	T917A	G917A	N/A	0.90%
DFS GIF – Balanced	S927A	M927A	T927A	G927A	N/A	0.90%
DFS GIF – Growth	S937A	M937A	T937A	G937A	N/A	0.90%
DFS GIF – Maximum Growth	S947A	M947A	T947A	N/A	N/A	0.90%
<b>Responsible Investment Portfolios</b>						
DFS GIF – Conservative – Desjardins SocieTerra	S987A	M987A	T987A	G987A	N/A	0.90%
DFS GIF – Moderate – Desjardins SocieTerra	S057A	M057A	T057A	G057A	N/A	0.90%
DFS GIF – Balanced – Desjardins SocieTerra	S997A	M977A	T977A	G977A	N/A	0.90%
DFS GIF – Growth – Desjardins SocieTerra	S997A	M997A	T997A	G997A	N/A	0.90%
DFS GIF – Maximum Growth – Desjardins SocieTerra	S017A	M017A	T017A	N/A	N/A	0.90%
DFS GIF – 100% Equity – Desjardins SocieTerra	S067A	M067A	T067A	N/A	N/A	0.90%
<b>Wise ETF Portfolios</b>						
DFS GIF – Fixed Income – Desjardins Wise ETF	S077A	M077A	T077A	G077A	N/A	0.45%
DFS GIF – Conservative – Desjardins Wise ETF	S087A	M087A	T087A	G087A	N/A	0.90%
DFS GIF – Balanced – Desjardins Wise ETF	S097A	M097A	T097A	G097A	N/A	0.90%
DFS GIF – Growth – Desjardins Wise ETF	S107A	M107A	T107A	G107A	N/A	0.90%
DFS GIF – Maximum Growth – Desjardins Wise ETF	S117A	M117A	T117A	N/A	N/A	0.90%
DFS GIF – 100% Equity – Desjardins Wise ETF	S127A	M127A	T127A	N/A	N/A	0.90%
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF – Money Market	S557A	M557A	T557A	G557A	N/A	0.20%
DFS GIF – Canadian Bond	S957A	M957A	T957A	G957A	N/A	0.45%
DFS GIF – Global Tactical Bond – Desjardins	S027A	M027A	T027A	G027A	N/A	0.45%
<b>Balanced and Asset Allocation</b>						
DFS GIF – Diversified Income – Franklin Quotential*	S357A	M357A	N/A	G357A	N/A	0.90%
DFS GIF – Balanced Income – Franklin Quotential*	S347A	M347A	N/A	G347A	N/A	0.90%
DFS GIF – Canadian Balanced – Fidelity	S247A	M247A	N/A	N/A	N/A	0.90%
DFS GIF – U.S. Monthly Income – Fidelity	S967A	M967A	T967A	N/A	N/A	0.90%
DFS GIF – Global Balanced – Jarislowsky Fraser	S207A	M207A	T207A	G207A	N/A	0.90%
DFS GIF – Canadian Balanced – Fiera Capital	S497A	M497A	T497A	G497A	N/A	0.90%
DFS GIF – Balanced Growth – Franklin Quotential*	S367A	M367A	N/A	G367A	N/A	0.90%
DFS GIF – Canadian Balanced – CI Signature	S267A	M267A	T267A	G267A	N/A	0.90%
DFS GIF – Income and Growth – CI Signature	S857A	M857A	T857A	G857A	N/A	0.90%
DFS GIF – Growth and Income – NEI	S587A	M587A	T587A	G587A	N/A	0.90%
DFS GIF – Growth – NEI Select	S537A	M537A	T537A	G537A	N/A	0.90%
DFS GIF – Asset Allocation – Cambridge	S867A	M867A	T867A	N/A	N/A	0.90%
DFS GIF – Growth – Franklin Quotential*	S337A	M337A	N/A	N/A	N/A	0.90%
<b>Canadian Equity</b>						
DFS GIF – Dividend Income – Desjardins	S037A	M037A	T037A	N/A	N/A	0.90%
DFS GIF – Canadian Dividend – NEI	S887A	M887A	T887A	N/A	N/A	0.90%
DFS GIF – Canadian Equity – Desjardins	S157A	M157A	T157A	N/A	N/A	0.90%
DFS GIF – Canadian Equity – Jarislowsky Fraser	S237A	M237A	T237A	N/A	N/A	0.90%
DFS GIF – Canadian Equity – Fidelity True North®	S257A	M257A	T257A	N/A	N/A	0.90%
DFS GIF – Canadian Equity – Franklin Bissett*	S727A	M727A	T727A	N/A	N/A	0.90%
DFS GIF – Canadian Small Cap Equity – NEI	S597A	M597A	N/A	N/A	N/A	0.90%
DFS GIF – Small Cap – Franklin Bissett*	S737A	M737A	N/A	N/A	N/A	0.90%
<b>Foreign Equity</b>						
DFS GIF – American Equity – MFS	S847A	M847A	T847A	N/A	N/A	0.90%
DFS GIF – American Equity Value – Desjardins	S437A	M437A	T437A	N/A	N/A	0.90%
DFS GIF – Global Dividend – Desjardins	S877A	M877A	T877A	N/A	N/A	0.90%
DFS GIF – Global Equity – Desjardins	S047A	M047A	T047A	N/A	N/A	0.90%
DFS GIF – Global Equity – MFS	S777A	M777A	T777A	N/A	N/A	0.90%
DFS GIF – International Equity – MFS	S407A	M407A	T407A	N/A	N/A	0.90%
DFS GIF – International Equity Growth – Desjardins	S897A	M897A	T897A	N/A	N/A	0.90%

\* Funds closed to additional Deposits and switches.

\*\* Available for switches only.

# CHARGES AND FEES

## Helios Contract – Series 5

Fund Name	Series 5 MER	Additional Guarantee Fee for 75/100 i	Additional Guarantee Fee for 100/100 r	Additional Guarantee Fee for GMWB	Additional Guarantee Fee for GLWB	Additional Guarantee Fee for GLWB – version 2
<b>Investment Solutions</b>						
DFS GIF – Conservative	2.60 %	0.35%	0.35%	0.70%	0.70%	0.65%
DFS GIF – Moderate	2.60%	0.40%	0.40%	0.75%	0.80%	0.70%
DFS GIF – Balanced	2.67%	0.45%	0.45%	0.80%	0.90%	0.95%
DFS GIF – Growth	2.77%	0.45%	0.50%	1.00%	1.00%	1.10%
DFS GIF – Maximum Growth	2.71%	0.50%	0.55%	N/A	N/A	N/A
<b>Responsible Investment Portfolios</b>						
DFS GIF – Conservative – Desjardins SocieTerra	2.77%	0.35%	0.35%	0.70%	0.70%	0.65%
DFS GIF – Moderate – Desjardins SocieTerra	2.87%	0.40%	0.40%	0.75%	0.80%	0.80%
DFS GIF – Balanced – Desjardins SocieTerra	2.82%	0.45%	0.45%	0.80%	0.90%	0.95%
DFS GIF – Growth – Desjardins SocieTerra	2.84%	0.45%	0.50%	1.00%	1.00%	1.10%
DFS GIF – Maximum Growth – Desjardins SocieTerra	3.14%	0.50%	0.55%	N/A	N/A	N/A
DFS GIF – 100% Equity – Desjardins SocieTerra	3.22%	0.55%	0.85%	N/A	N/A	N/A
<b>Wise ETF Portfolios</b>						
DFS GIF – Fixed Income – Desjardins Wise ETF	2.59%	0.35%	0.35%	0.70%	0.70%	0.65%
DFS GIF – Conservative – Desjardins Wise ETF	2.64%	0.40%	0.40%	0.75%	0.80%	0.70%
DFS GIF – Balanced – Desjardins Wise ETF	2.70%	0.40%	0.40%	0.80%	0.90%	0.95%
DFS GIF – Growth – Desjardins Wise ETF	2.76%	0.45%	0.45%	1.00%	1.00%	1.10%
DFS GIF – Maximum Growth – Desjardins Wise ETF	2.82%	0.50%	0.50%	N/A	N/A	N/A
DFS GIF – 100% Equity – Desjardins Wise ETF	2.87%	0.55%	0.55%	N/A	N/A	N/A
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF – Money Market	1.40%	0.25%	0.25%	0.60%	0.60%	0.60%
DFS GIF – Canadian Bond	1.97%	0.30%	0.30%	0.65%	0.65%	0.60%
DFS GIF – Global Tactical Bond – Desjardins	2.47%	0.45%	0.45%	0.80%	0.90%	0.95%
<b>Balanced and Asset Allocation</b>						
DFS GIF – Diversified Income – Franklin Quotential*	2.93%	0.40%	0.40%	0.75%	0.80%	0.70%
DFS GIF – Balanced Income – Franklin Quotential*	2.95%	0.45%	0.45%	0.80%	0.90%	0.95%
DFS GIF – Canadian Balanced – Fidelity	2.96%	0.45%	0.45%	0.85%	1.00%	0.95%
DFS GIF – U.S. Monthly Income – Fidelity	3.01%	0.45%	0.45%	N/A	N/A	N/A
DFS GIF – Global Balanced – Jarislowsky Fraser	2.85%	0.45%	0.45%	0.80%	0.80%	0.95%
DFS GIF – Canadian Balanced – Fiera Capital	2.55%	0.45%	0.45%	0.85%	1.00%	1.10%
DFS GIF – Balanced Growth – Franklin Quotential*	2.98%	0.45%	0.50%	1.00%	1.00%	1.10%
DFS GIF – Canadian Balanced – CI Signature	3.00%	0.45%	0.45%	0.85%	1.00%	1.10%
DFS GIF – Income and Growth – CI Signature	3.05%	0.45%	0.50%	1.00%	1.00%	1.10%
DFS GIF – Growth and Income – NEI	2.94%	0.45%	0.45%	0.80%	1.00%	1.10%
DFS GIF – Growth – NEI Select	3.13%	0.45%	0.50%	1.00%	1.00%	1.10%
DFS GIF – Asset Allocation – Cambridge	2.88%	0.50%	0.65%	N/A	N/A	N/A
DFS GIF – Growth – Franklin Quotential*	3.22%	0.50%	0.70%	1.20%	1.10%	N/A
<b>Canadian Equity</b>						
DFS GIF – Dividend Income – Desjardins	2.65%	0.50%	0.65%	1.00%	1.00%	N/A
DFS GIF – Canadian Dividend – NEI	3.06%	0.50%	0.65%	N/A	N/A	N/A
DFS GIF – Canadian Equity – Desjardins	2.93%	0.50%	0.70%	N/A	N/A	N/A
DFS GIF – Canadian Equity – Jarislowsky Fraser	2.92%	0.50%	0.70%	1.20%	1.10%	N/A
DFS GIF – Canadian Equity – Fidelity True North®	3.21%	0.55%	0.85%	N/A	N/A	N/A
DFS GIF – Canadian Equity – Franklin Bissett*	2.97%	0.55%	0.85%	N/A	N/A	N/A
DFS GIF – Canadian Small Cap Equity – NEI	3.27%	0.60%	0.90%	N/A	N/A	N/A
DFS GIF – Small Cap – Franklin Bissett*	3.14%	0.60%	0.90%	N/A	N/A	N/A
<b>Foreign Equity</b>						
DFS GIF – American Equity – MFS	2.92%	0.60%	0.90%	N/A	N/A	N/A
DFS GIF – American Equity Value – Desjardins	3.06%	0.55%	0.85%	N/A	N/A	N/A
DFS GIF – Global Dividend – Desjardins	2.81%	0.50%	0.65%	N/A	N/A	N/A
DFS GIF – Global Equity – Desjardins	2.93%	0.55%	0.75%	N/A	N/A	N/A
DFS GIF – Global Equity – MFS	2.90%	0.55%	0.75%	1.40%	1.35%	N/A
DFS GIF – International Equity – MFS	2.73%	0.55%	0.85%	N/A	N/A	N/A
DFS GIF – International Equity Growth – Desjardins	3.09%	0.55%	0.85%	N/A	N/A	N/A

\*Funds closed to additional Deposits and switches.

# FUND CODES AND GROSS COMMISSION – OPTION A

## Helios Contract – Series 5

Fund Name	Option A Negotiable Fee Option					
	Fund Codes				Gross Commission	
	GMWB, GLWB and GLWB – Version 2 Optional Guarantees (available for switches only)	Guarantee 75/75	Guarantee 75/100 i	Guarantee 100/100 r (available for switches only)	Sales Commission	Trailer Fees
<b>Investment Solutions</b>						
DFS GIF – Conservative	✓	S909	M909	L909	Negotiated 0-5%	1.00%
DFS GIF – Moderate	✓	S919	M919	L919	Negotiated 0-5%	1.00%
DFS GIF – Balanced	✓	S929	M929	L929	Negotiated 0-5%	1.00%
DFS GIF – Growth	✓	S939	M939	L939	Negotiated 0-5%	1.00%
DFS GIF – Maximum Growth		S949	M949	L949	Negotiated 0-5%	1.00%
<b>Responsible Investment Portfolios</b>						
DFS GIF – Conservative – Desjardins SocieTerra	✓	S989	M989	L989	Negotiated 0-5%	1.00%
DFS GIF – Moderate – Desjardins SocieTerra	✓	S059	M059	L059	Negotiated 0-5%	1.00%
DFS GIF – Balanced – Desjardins SocieTerra	✓	S979	M979	L979	Negotiated 0-5%	1.00%
DFS GIF – Growth – Desjardins SocieTerra	✓	S999	M999	L999	Negotiated 0-5%	1.00%
DFS GIF – Maximum Growth – Desjardins SocieTerra		S019	M019	L019	Negotiated 0-5%	1.00%
DFS GIF – 100% Equity – Desjardins SocieTerra		S069	M069	L069	Negotiated 0-5%	1.00%
<b>Wise ETF Portfolios</b>						
DFS GIF – Fixed Income – Desjardins Wise ETF	✓	S079	M079	L079	Negotiated 0-5%	0.50%
DFS GIF – Conservative – Desjardins Wise ETF	✓	S089	M089	L089	Negotiated 0-5%	1.00%
DFS GIF – Balanced – Desjardins Wise ETF	✓	S099	M099	L099	Negotiated 0-5%	1.00%
DFS GIF – Growth – Desjardins Wise ETF	✓	S109	M109	L109	Negotiated 0-5%	1.00%
DFS GIF – Maximum Growth – Desjardins Wise ETF		S119	M119	L119	Negotiated 0-5%	1.00%
DFS GIF – 100% Equity – Desjardins Wise ETF		S129	M129	L129	Negotiated 0-5%	1.00%
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF – Money Market	✓	S559	M559	L559	Negotiated 0-5%	0.25%
DFS GIF – Canadian Bond	✓	S959	M959	L959	Negotiated 0-5%	0.50%
DFS GIF – Global Tactical Bond – Desjardins	✓	S029	M029	L029	Negotiated 0-5%	0.50%
<b>Balanced and Asset Allocation</b>						
DFS GIF – Diversified Income – Franklin Quotential*	✓	S359	M359	L359	Negotiated 0-5%	1.00%
DFS GIF – Balanced Income – Franklin Quotential*	✓	S349	M349	L349	Negotiated 0-5%	1.00%
DFS GIF – Canadian Balanced – Fidelity	✓	S249	M249	L249	Negotiated 0-5%	1.00%
DFS GIF – U.S. Monthly Income – Fidelity		S969	M969	L969	Negotiated 0-5%	1.00%
DFS GIF – Global Balanced – Jarislowsky Fraser	✓	S209	M209	L209	Negotiated 0-5%	1.00%
DFS GIF – Canadian Balanced – Fiera Capital	✓	S499	M499	L499	Negotiated 0-5%	1.00%
DFS GIF – Balanced Growth – Franklin Quotential*	✓	S369	M369	L369	Negotiated 0-5%	1.00%
DFS GIF – Canadian Balanced – CI Signature	✓	S269	M269	L269	Negotiated 0-5%	1.00%
DFS GIF – Income and Growth – CI Signature	✓	S859	M859	L859	Negotiated 0-5%	1.00%
DFS GIF – Growth and Income – NEI	✓	S589	M589	L589	Negotiated 0-5%	1.00%
DFS GIF – Growth – NEI Select	✓	S539	M539	L539	Negotiated 0-5%	1.00%
DFS GIF – Asset Allocation – Cambridge		S869	M869	L869	Negotiated 0-5%	1.00%
DFS GIF – Growth – Franklin Quotential*		S339	M339	L339	Negotiated 0-5%	1.00%
<b>Canadian Equity</b>						
DFS GIF – Dividend Income – Desjardins		S039	M039	L039	Negotiated 0-5%	1.00%
DFS GIF – Canadian Dividend – NEI		S889	M889	L889	Negotiated 0-5%	1.00%
DFS GIF – Canadian Equity – Desjardins		S159	M159	L159	Negotiated 0-5%	1.00%
DFS GIF – Canadian Equity – Jarislowsky Fraser		S239	M239	L239	Negotiated 0-5%	1.00%
DFS GIF – Canadian Equity – Fidelity True North®		S259	M259	L259	Negotiated 0-5%	1.00%
DFS GIF – Canadian Equity – Franklin Bissett*		S729	M729	L729	Negotiated 0-5%	1.00%
DFS GIF – Canadian Small Cap Equity – NEI		S599	M599	L599	Negotiated 0-5%	1.00%
DFS GIF – Small Cap – Franklin Bissett*		S739	M739	L739	Negotiated 0-5%	1.00%
<b>Foreign Equity</b>						
DFS GIF – American Equity – MFS		S849	M849	L849	Negotiated 0-5%	1.00%
DFS GIF – American Equity Value – Desjardins		S439	M439	L439	Negotiated 0-5%	1.00%
DFS GIF – Global Dividend – Desjardins		S879	M879	L879	Negotiated 0-5%	1.00%
DFS GIF – Global Equity – Desjardins		S049	M049	L049	Negotiated 0-5%	1.00%
DFS GIF – Global Equity – MFS		S779	M779	L779	Negotiated 0-5%	1.00%
DFS GIF – International Equity – MFS		S409	M409	L409	Negotiated 0-5%	1.00%
DFS GIF – International Equity Growth – Desjardins		S899	M899	L899	Negotiated 0-5%	1.00%

\*Funds closed to additional Deposits and switches.

# FUND CODES AND GROSS COMMISSION – OPTION B

## Helios Contract – Series 5

Fund Name	Option B Low Load, 3 years						
	Fund Codes				Gross Commission		
	GMWB, GLWB and GLWB – Version 2 Optional Guarantees (available for switches only)	Guarantee 75/75	Guarantee 75/100 i	Guarantee 100/100 r (available for switches only)	Sales Commission	Trailer Fees	
						Years 2 to 4	Thereafter
<b>Investment Solutions</b>							
DFS GIF – Conservative	✓	S900	M900	L900	2.50%	0.50%	1.00%
DFS GIF – Moderate	✓	S910	M910	L910	2.50%	0.50%	1.00%
DFS GIF – Balanced	✓	S920	M920	L920	2.50%	0.50%	1.00%
DFS GIF – Growth	✓	S930	M930	L930	2.50%	0.50%	1.00%
DFS GIF – Maximum Growth		S940	M940	L940	2.50%	0.50%	1.00%
<b>Responsible Investment Portfolios</b>							
DFS GIF – Conservative – Desjardins SocieTerra	✓	S980	M980	L980	2.50%	0.50%	1.00%
DFS GIF – Moderate – Desjardins SocieTerra	✓	S050	M050	L050	2.50%	0.50%	1.00%
DFS GIF – Balanced – Desjardins SocieTerra	✓	S970	M970	L970	2.50%	0.50%	1.00%
DFS GIF – Growth – Desjardins SocieTerra	✓	S990	M990	L990	2.50%	0.50%	1.00%
DFS GIF – Maximum Growth – Desjardins SocieTerra		S010	M010	L010	2.50%	0.50%	1.00%
DFS GIF – 100% Equity – Desjardins SocieTerra		S060	M060	L060	2.50%	0.50%	1.00%
<b>Wise ETF Portfolios</b>							
DFS GIF – Fixed Income – Desjardins Wise ETF	✓	S070	M070	L070	2.50%	0.25%	0.50%
DFS GIF – Conservative – Desjardins Wise ETF	✓	S080	M080	L080	2.50%	0.50%	1.00%
DFS GIF – Balanced – Desjardins Wise ETF	✓	S090	M090	L090	2.50%	0.50%	1.00%
DFS GIF – Growth – Desjardins Wise ETF	✓	S100	M100	L100	2.50%	0.50%	1.00%
DFS GIF – Maximum Growth – Desjardins Wise ETF		S110	M110	L110	2.50%	0.50%	1.00%
DFS GIF – 100% Equity – Desjardins Wise ETF		S120	M120	L120	2.50%	0.50%	1.00%
<b>Individual Funds</b>							
<b>Income</b>							
DFS GIF – Money Market	✓	S550	M550	L550	2.50%	0.15%	0.25%
DFS GIF – Canadian Bond	✓	S950	M950	L950	2.50%	0.25%	0.50%
DFS GIF – Global Tactical Bond – Desjardins	✓	S020	M020	L020	2.50%	0.25%	0.50%
<b>Balanced and Asset Allocation</b>							
DFS GIF – Diversified Income – Franklin Quotential*	✓	S350	M350	L350	2.50%	0.50%	1.00%
DFS GIF – Balanced Income – Franklin Quotential*	✓	S340	M340	L340	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – Fidelity	✓	S240	M240	L240	2.50%	0.50%	1.00%
DFS GIF – U.S. Monthly Income – Fidelity		S960	M960	L960	2.50%	0.50%	1.00%
DFS GIF – Global Balanced – Jarislowsky Fraser	✓	S200	M200	L200	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – Fiera Capital	✓	S490	M490	L490	2.50%	0.50%	1.00%
DFS GIF – Balanced Growth – Franklin Quotential*	✓	S360	M360	L360	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – CI Signature	✓	S260	M260	L260	2.50%	0.50%	1.00%
DFS GIF – Income and Growth – CI Signature	✓	S850	M850	L850	2.50%	0.50%	1.00%
DFS GIF – Growth and Income – NEI	✓	S580	M580	L580	2.50%	0.50%	1.00%
DFS GIF – Growth – NEI Select	✓	S530	M530	L530	2.50%	0.50%	1.00%
DFS GIF – Asset Allocation – Cambridge		S860	M860	L860	2.50%	0.50%	1.00%
DFS GIF – Growth – Franklin Quotential*		S330	M330	L330	2.50%	0.50%	1.00%
<b>Canadian Equity</b>							
DFS GIF – Dividend Income – Desjardins		S030	M030	L030	2.50%	0.50%	1.00%
DFS GIF – Canadian Dividend – NEI		S880	M880	L880	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Desjardins		S150	M150	L150	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Jarislowsky Fraser		S230	M230	L230	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Fidelity True North®		S250	M250	L250	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Franklin Bissett*		S720	M720	L720	2.50%	0.50%	1.00%
DFS GIF – Canadian Small Cap Equity – NEI		S590	M590	L590	2.50%	0.50%	1.00%
DFS GIF – Small Cap – Franklin Bissett*		S730	M730	L730	2.50%	0.50%	1.00%
<b>Foreign Equity</b>							
DFS GIF – American Equity – MFS		S840	M840	L840	2.50%	0.50%	1.00%
DFS GIF – American Equity Value – Desjardins		S430	M430	L430	2.50%	0.50%	1.00%
DFS GIF – Global Dividend – Desjardins		S870	M870	L870	2.50%	0.50%	1.00%
DFS GIF – Global Equity – Desjardins		S040	M040	L040	2.50%	0.50%	1.00%
DFS GIF – Global Equity – MFS		S770	M770	L770	2.50%	0.50%	1.00%
DFS GIF – International Equity – MFS		S400	M400	L400	2.50%	0.50%	1.00%
DFS GIF – International Equity Growth – Desjardins		S890	M890	L890	2.50%	0.50%	1.00%

\*Funds closed to additional Deposits and switches.

# FUND CODES AND GROSS COMMISSION – OPTION C

## Helios Contract – Series 5

Fund Name	Option C Back End Load, 6 years					
	Fund Codes				Gross Commission	
	GMWB, GLWB and GLWB – Version 2 Optional Guarantees (available for switches only)	Guarantee 75/75	Guarantee 75/100 i	Guarantee 100/100 r (available for switches only)	Sales Commission	Trailer Fees
<b>Investment Solutions</b>						
DFS GIF – Conservative	✓	S905	M905	L905	5.00%	0.50%
DFS GIF – Moderate	✓	S915	M915	L915	5.00%	0.50%
DFS GIF – Balanced	✓	S925	M925	L925	5.00%	0.50%
DFS GIF – Growth	✓	S935	M935	L935	5.00%	0.50%
DFS GIF – Maximum Growth		S945	M945	L945	5.00%	0.50%
<b>Responsible Investment Portfolios</b>						
DFS GIF – Conservative – Desjardins SocieTerra	✓	S985	M985	L985	5.00%	0.50%
DFS GIF – Moderate – Desjardins SocieTerra	✓	S055	M055	L055	5.00%	0.50%
DFS GIF – Balanced – Desjardins SocieTerra	✓	S975	M975	L975	5.00%	0.50%
DFS GIF – Growth – Desjardins SocieTerra	✓	S995	M995	L995	5.00%	0.50%
DFS GIF – Maximum Growth – Desjardins SocieTerra		S015	M015	L015	5.00%	0.50%
DFS GIF – 100% Equity – Desjardins SocieTerra		S065	M065	L065	5.00%	0.50%
<b>Wise ETF Portfolios</b>						
DFS GIF – Fixed Income – Desjardins Wise ETF	✓	S075	M075	L075	5.00%	0.25%
DFS GIF – Conservative – Desjardins Wise ETF	✓	S085	M085	L085	5.00%	0.50%
DFS GIF – Balanced – Desjardins Wise ETF	✓	S095	M095	L095	5.00%	0.50%
DFS GIF – Growth – Desjardins Wise ETF	✓	S105	M105	L105	5.00%	0.50%
DFS GIF – Maximum Growth – Desjardins Wise ETF		S115	M115	L115	5.00%	0.50%
DFS GIF – 100% Equity – Desjardins Wise ETF		S125	M125	L125	5.00%	0.50%
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF – Money Market	✓	S555	M555	L555	5.00%	0.15%
DFS GIF – Canadian Bond	✓	S955	M955	L955	5.00%	0.25%
DFS GIF – Global Tactical Bond – Desjardins	✓	S025	M025	L025	5.00%	0.25%
<b>Balanced and Asset Allocation</b>						
DFS GIF – Diversified Income – Franklin Quotential*	✓	S355	M355	L355	5.00%	0.50%
DFS GIF – Balanced Income – Franklin Quotential*	✓	S345	M345	L345	5.00%	0.50%
DFS GIF – Canadian Balanced – Fidelity	✓	S245	M245	L245	5.00%	0.50%
DFS GIF – U.S. Monthly Income – Fidelity		S965	M965	L965	5.00%	0.50%
DFS GIF – Global Balanced – Jarislowsky Fraser	✓	S205	M205	L205	5.00%	0.50%
DFS GIF – Canadian Balanced – Fiera Capital	✓	S495	M495	L495	5.00%	0.50%
DFS GIF – Balanced Growth – Franklin Quotential*	✓	S365	M365	L365	5.00%	0.50%
DFS GIF – Canadian Balanced – CI Signature	✓	S265	M265	L265	5.00%	0.50%
DFS GIF – Income and Growth – CI Signature	✓	S855	M855	L855	5.00%	0.50%
DFS GIF – Growth and Income – NEI	✓	S585	M585	L585	5.00%	0.50%
DFS GIF – Growth – NEI Select	✓	S535	M535	L535	5.00%	0.50%
DFS GIF – Asset Allocation – Cambridge		S865	M865	L865	5.00%	0.50%
DFS GIF – Growth – Franklin Quotential*		S335	M335	L335	5.00%	0.50%
<b>Canadian Equity</b>						
DFS GIF – Dividend Income – Desjardins		S035	M035	L035	5.00%	0.50%
DFS GIF – Canadian Dividend – NEI		S885	M885	L885	5.00%	0.50%
DFS GIF – Canadian Equity – Desjardins		S155	M155	L155	5.00%	0.50%
DFS GIF – Canadian Equity – Jarislowsky Fraser		S235	M235	L235	5.00%	0.50%
DFS GIF – Canadian Equity – Fidelity True North®		S255	M255	L255	5.00%	0.50%
DFS GIF – Canadian Equity – Franklin Bissett*		S725	M725	L725	5.00%	0.50%
DFS GIF – Canadian Small Cap Equity – NEI		S595	M595	L595	5.00%	0.50%
DFS GIF – Small Cap – Franklin Bissett*		S735	M735	L735	5.00%	0.50%
<b>Foreign Equity</b>						
DFS GIF – American Equity – MFS		S845	M845	L845	5.00%	0.50%
DFS GIF – American Equity Value – Desjardins		S435	M435	L435	5.00%	0.50%
DFS GIF – Global Dividend – Desjardins		S875	M875	L875	5.00%	0.50%
DFS GIF – Global Equity – Desjardins		S045	M045	L045	5.00%	0.50%
DFS GIF – Global Equity – MFS		S775	M775	L775	5.00%	0.50%
DFS GIF – International Equity – MFS		S405	M405	L405	5.00%	0.50%
DFS GIF – International Equity Growth – Desjardins		S895	M895	L895	5.00%	0.50%

\*Funds closed to additional Deposits and switches.

## FEES

## Millennia III Contracts

Fund Name	First Edition and New Era Series 1 MER	Classic Series 3 MER	New Era Series 3 MER
<b>Individual Funds</b>			
<b>Income</b>			
DFS GIF - Money Market	1.71%	1.74%	1.74%
DFS GIF - Canadian Bond	2.98%	2.59%	2.59%
<b>Balanced and Asset Allocation</b>			
DFS GIF - Diversified Income - Franklin Quotential*			3.15%
DFS GIF - Balanced Income - Franklin Quotential*			3.20%
DFS GIF - Canadian Balanced - Fidelity			3.37%
DFS GIF - Global Balanced - Jarislowsky Fraser		3.37%	3.37%
DFS GIF - Canadian Balanced - Fiera Capital	3.83%	3.19%	3.19%
DFS GIF - Balanced Growth - Franklin Quotential*			3.28%
DFS GIF - Growth and Income - NEI			3.59%
DFS GIF - Growth - NEI Select			3.82%
DFS GIF - Growth - Franklin Quotential*			3.60%
<b>Canadian Equity</b>			
DFS GIF - Dividend Income - Desjardins		3.11%	3.11%
DFS GIF - Canadian Equity - Desjardins	3.91%	3.51%	3.51%
DFS GIF - Canadian Equity - Jarislowsky Fraser			3.59%
DFS GIF - Canadian Equity - Fidelity True North®			3.57%
DFS GIF - Canadian Equity - Franklin Bissett*	3.96%	3.58%	3.58%
DFS GIF - Canadian Small Cap Equity - NEI		3.81%	3.81%
DFS GIF - Small Cap - Franklin Bissett*		3.77%	3.77%
<b>Foreign Equity</b>			
DFS GIF - American Equity - MFS		3.69%	3.69%
DFS GIF - American Equity Value - Desjardins	3.82%	3.19%	3.19%
DFS GIF - Global Equity - MFS			3.34%
DFS GIF - International Equity - MFS	3.85%	3.61%	3.61%

\*Funds closed to additional Deposits and switches.



## FUND CODES AND GROSS COMMISSION

## Millennia III Contract

Fund name	First Edition					
	Series 1 Back End Load, 5 years			Series 1-A Negotiable Fee Option		
	Fund Codes	Sales Commission	Trailer Fees	Fund Codes	Sales Commission	Trailer Fees
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF – Money Market	551	5.00%	0.20%	559F	Negotiated 0-5%	0.50%
DFS GIF – Canadian Bond	951	5.00%	0.25%	959F	Negotiated 0-5%	1.00%
<b>Balanced and Asset Allocation</b>						
DFS GIF – Canadian Balanced – Fiera Capital	491	5.00%	0.50%	499F	Negotiated 0-5%	1.25%
<b>Canadian Equity</b>						
DFS GIF – Canadian Equity – Desjardins	151	5.00%	0.50%	159F	Negotiated 0-5%	1.25%
DFS GIF – Canadian Equity – Franklin Bissett*	721	5.00%	0.50%	729F	Negotiated 0-5%	1.25%
<b>Foreign Equity</b>						
DFS GIF – American Equity Value – Desjardins	431	5.00%	0.50%	439F	Negotiated 0-5%	1.25%
DFS GIF – International Equity – MFS	401	5.00%	0.50%	409F	Negotiated 0-5%	1.25%

\* Funds closed to additional Deposits and switches.

# FUND CODES AND GROSS COMMISSION

## Millennia III Contract

Fund Name	New Era					
	Series 1 Back End Load, 5 years			Series 1-A Negotiable Fee Option		
	Fund Codes	Sales Commission	Trailer Fees	Fund Codes	Sales Commission	Trailer Fees
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF – Money Market	557	5.00%	0.20%	558A	Negotiated 0-5%	0.50%
DFS GIF – Canadian Bond	957	5.00%	0.25%	958A	Negotiated 0-5%	1.00%
<b>Balanced and Asset Allocation</b>						
DFS GIF – Canadian Balanced – Fiera Capital	497	5.00%	0.50%	498A	Negotiated 0-5%	1.25%
<b>Canadian Equity</b>						
DFS GIF – Canadian Equity – Desjardins	157	5.00%	0.50%	158A	Negotiated 0-5%	1.25%
DFS GIF – Canadian Equity – Franklin Bissett*	727	5.00%	0.50%	728A	Negotiated 0-5%	1.25%
<b>Foreign Equity</b>						
DFS GIF – American Equity Value – Desjardins	437	5.00%	0.50%	438A	Negotiated 0-5%	1.25%
DFS GIF – International Equity – MFS	407	5.00%	0.50%	408A	Negotiated 0-5%	1.25%

\* Funds closed to additional Deposits and switches.

# FUND CODES AND GROSS COMMISSION

## Millennia III Contract

Fund Name	Classic					
	Series 3 Back End Load, 7 years			Series 3-A Negotiable Fee Option		
	Fund Codes	Sales Commission	Trailer Fees	Fund Codes	Sales Commission	Trailer Fees
<b>Individual Funds</b>						
<b>Income</b>						
DFS GIF – Money Market	553	5.00%	0.20%	559C	Negotiated 0-5%	0.50%
DFS GIF – Canadian Bond	953	5.00%	0.25%	959C	Negotiated 0-5%	1.00%
<b>Balanced and Asset Allocation</b>						
DFS GIF – Global Balanced – Jarislowsky Fraser	203	5.00%	0.50%	209C	Negotiated 0-5%	1.25%
DFS GIF – Canadian Balanced – Fiera Capital	493	5.00%	0.50%	499C	Negotiated 0-5%	1.25%
<b>Canadian Equity</b>						
DFS GIF – Dividend Income – Desjardins	033	5.00%	0.40%	039C	Negotiated 0-5%	1.00%
DFS GIF – Canadian Equity – Desjardins	153	5.00%	0.50%	159C	Negotiated 0-5%	1.25%
DFS GIF – Canadian Equity – Franklin Bissett*	723	5.00%	0.50%	729C	Negotiated 0-5%	1.25%
DFS GIF – Canadian Small Cap Equity – NEI	593	5.00%	0.50%	599C	Negotiated 0-5%	1.25%
DFS GIF – Small Cap – Franklin Bissett*	733	5.00%	0.50%	739C	Negotiated 0-5%	1.25%
<b>Foreign Equity</b>						
DFS GIF – American Equity – MFS	843	5.00%	0.50%	849C	Negotiated 0-5%	1.25%
DFS GIF – American Equity Value – Desjardins	433	5.00%	0.50%	439C	Negotiated 0-5%	1.25%
DFS GIF – International Equity – MFS	403	5.00%	0.50%	409C	Negotiated 0-5%	1.25%

\* Funds closed to additional Deposits and switches.

# FUND CODES AND GROSS COMMISSION

## Millennia III Contract

Fund Name	New Era		
	Series 3-A – Negotiable Fee Option		
	Fund Codes	Gross Commission	
	75/75	Sales Commission	Trailer Fees
<b>Individual Funds</b>			
<b>Income</b>			
DFS GIF – Money Market	559N	Negotiated 0-5%	0.50%
DFS GIF – Canadian Bond	959N	Negotiated 0-5%	1.00%
<b>Balanced and Asset Allocation</b>			
DFS GIF – Diversified Income – Franklin Quotential*	359N	Negotiated 0-5%	1.00%
DFS GIF – Balanced Income – Franklin Quotential*	349N	Negotiated 0-5%	1.00%
DFS GIF – Canadian Balanced – Fidelity	249N	Negotiated 0-5%	1.00%
DFS GIF – Global Balanced – Jarislowsky Fraser	209N	Negotiated 0-5%	1.25%
DFS GIF – Canadian Balanced – Fiera Capital	499N	Negotiated 0-5%	1.25%
DFS GIF – Balanced Growth – Franklin Quotential*	369N	Negotiated 0-5%	1.00%
DFS GIF – Growth and Income – NEI	589N	Negotiated 0-5%	1.25%
DFS GIF – Growth – NEI Select	539N	Negotiated 0-5%	1.25%
DFS GIF – Growth – Franklin Quotential*	339N	Negotiated 0-5%	1.00%
<b>Canadian Equity</b>			
DFS GIF – Dividend Income – Desjardins	039N	Negotiated 0-5%	1.00%
DFS GIF – Canadian Equity – Desjardins	159N	Negotiated 0-5%	1.25%
DFS GIF – Canadian Equity – Jarislowsky Fraser	239N	Negotiated 0-5%	1.25%
DFS GIF – Canadian Equity – Fidelity True North®	259N	Negotiated 0-5%	1.00%
DFS GIF – Canadian Equity – Franklin Bissett*	729N	Negotiated 0-5%	1.25%
DFS GIF – Canadian Small Cap Equity – NEI	599N	Negotiated 0-5%	1.25%
DFS GIF – Small Cap – Franklin Bissett*	739N	Negotiated 0-5%	1.25%
<b>Foreign Equity</b>			
DFS GIF – American Equity – MFS	849N	Negotiated 0-5%	1.25%
DFS GIF – American Equity Value – Desjardins	439N	Negotiated 0-5%	1.25%
DFS GIF – Global Equity – MFS	779N	Negotiated 0-5%	1.00%
DFS GIF – International Equity – MFS	409N	Negotiated 0-5%	1.25%

\*Funds closed to additional Deposits and switches.

# FUND CODES AND GROSS COMMISSION

## Millennia III Contract

Fund Name	New Era			
	Series 3-B – Low Load, 3 years			
	Fund Codes	Sales Commission	Gross Commissions	
			Trailer Fees	
		Years 1 to 3	Thereafter	
<b>Individual Funds</b>				
<b>Income</b>				
DFS GIF – Money Market	550N	2.50%	0.20%	0.50%
DFS GIF – Canadian Bond	950N	2.50%	0.25%	1.00%
<b>Balanced and Asset Allocation</b>				
DFS GIF – Diversified Income – Franklin Quotential*	350N	2.50%	0.50%	1.00%
DFS GIF – Balanced Income – Franklin Quotential*	340N	2.50%	0.50%	1.00%
DFS GIF – Canadian Balanced – Fidelity	240N	2.50%	0.50%	1.00%
DFS GIF – Global Balanced – Jarislowsky Fraser	200N	2.50%	0.50%	1.25%
DFS GIF – Canadian Balanced – Fiera Capital	490N	2.50%	0.50%	1.25%
DFS GIF – Balanced Growth – Franklin Quotential*	360N	2.50%	0.50%	1.00%
DFS GIF – Growth and Income – NEI	580N	2.50%	0.50%	1.25%
DFS GIF – Growth – NEI Select	530N	2.50%	0.50%	1.25%
DFS GIF – Growth – Franklin Quotential*	330N	2.50%	0.50%	1.00%
<b>Canadian Equity</b>				
DFS GIF – Dividend Income – Desjardins	030N	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Desjardins	150N	2.50%	0.50%	1.25%
DFS GIF – Canadian Equity – Jarislowsky Fraser	230N	2.50%	0.50%	1.25%
DFS GIF – Canadian Equity – Fidelity True North®	250N	2.50%	0.50%	1.00%
DFS GIF – Canadian Equity – Franklin Bissett*	720N	2.50%	0.50%	1.25%
DFS GIF – Canadian Small Cap Equity – NEI	590N	2.50%	0.50%	1.25%
DFS GIF – Small Cap – Franklin Bissett*	730N	2.50%	0.50%	1.25%
<b>Foreign Equity</b>				
DFS GIF – American Equity – MFS	840N	2.50%	0.50%	1.25%
DFS GIF – American Equity Value – Desjardins	430N	2.50%	0.50%	1.25%
DFS GIF – Global Equity – MFS	770N	2.50%	0.50%	1.00%
DFS GIF – International Equity – MFS	400N	2.50%	0.50%	1.25%

\*Funds closed to additional Deposits and switches.

# FUND CODES AND GROSS COMMISSION

## Millennia III Contract

Fund Name	New Era		
	Series 3-C – Back End Load, 5 years		
	Fund Codes	Gross Commission	
Sales Commission		Trailer Fees	
<b>Individual Funds</b>			
<b>Income</b>			
DFS GIF – Money Market	555	5.00%	0.20%
DFS GIF – Canadian Bond	955	5.00%	0.25%
<b>Balanced and Asset Allocation</b>			
DFS GIF – Diversified Income – Franklin Quotential*	355	5.00%	0.50%
DFS GIF – Balanced Income – Franklin Quotential*	345	5.00%	0.50%
DFS GIF – Canadian Balanced – Fidelity	245	5.00%	0.50%
DFS GIF – Global Balanced – Jarislowsky Fraser	205	5.00%	0.50%
DFS GIF – Canadian Balanced – Fiera Capital	495	5.00%	0.50%
DFS GIF – Balanced Growth – Franklin Quotential*	365	5.00%	0.50%
DFS GIF – Growth and Income – NEI	585	5.00%	0.50%
DFS GIF – Growth – NEI Select	535	5.00%	0.50%
DFS GIF – Growth – Franklin Quotential*	335	5.00%	0.50%
<b>Canadian Equity</b>			
DFS GIF – Dividend Income – Desjardins	035	5.00%	0.40%
DFS GIF – Canadian Equity – Desjardins	155	5.00%	0.50%
DFS GIF – Canadian Equity – Jarislowsky Fraser	235	5.00%	0.50%
DFS GIF – Canadian Equity – Fidelity True North®	255	5.00%	0.50%
DFS GIF – Canadian Equity – Franklin Bissett*	725	5.00%	0.50%
DFS GIF – Canadian Small Cap Equity – NEI	595	5.00%	0.50%
DFS GIF – Small Cap – Franklin Bissett*	735	5.00%	0.50%
<b>Foreign Equity</b>			
DFS GIF – American Equity – MFS	845	5.00%	0.50%
DFS GIF – American Equity Value – Desjardins	435	5.00%	0.50%
DFS GIF – Global Equity – MFS	775	5.00%	0.50%
DFS GIF – International Equity – MFS	405	5.00%	0.50%

\*Funds closed to additional Deposits and switches.

# FUND CODES, GROSS COMMISSION AND FEES

## Imperial Growth Plan

Fund Name	Front end Load			IGP Series MER
	Fund Codes	Gross Commission		
	IGP Series	Sales Commission	Trailer Fees	
<b>Individual Funds</b>				
<b>Income</b>				
DFS GIF – Money Market	55IGP	4.50%	0.50%	1.65%
<b>Canadian Equity</b>				
DFS GIF – Canadian Equity – Desjardins	15IGP	4.50%	0.50%	2.30%
DFS GIF – Canadian Equity – Franklin Bissett*	721GP	4.50%	0.50%	2.38%

\*Funds closed to additional Deposits and switches.

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