

GUARANTEED INVESTMENT FUNDS

Fund Facts

HELIOS2 CONTRACT – SERIES 6, 7 AND 8

Financial information as of **December 31, 2019** (unless otherwise indicated)

The following pages include the description for each new Fund that will be available for the Helios2 Contract starting November 30, 2020. The individual Fund Facts give you an idea of what each Fund invests in, how it has performed and what fees or charges may apply.

We show performance data for our Funds, which include tables, charts and graphs. The tables show selected key financial information about each Fund and are intended to help you understand each Fund's financial performance since inception.

The individual Fund Facts are not complete without the following "What if I change my mind" and "For more information" sections below.

What if I change my mind?

You can change your mind and cancel any subsequent purchases you make under the Contract within the earlier of two business days of the date you received confirmation or five business days after it is mailed to you. In this case, the right to cancel only applies to the new purchase.

You have to tell your insurer in writing, by email, fax, or letter, that you want to cancel this new purchase. The amount returned will be the lesser of your Deposit or its value, if it has gone down. The amount returned only applies to the specific purchase and will include a refund of any sales charges or other fees you paid.

For more information

This summary may not contain all the information you need. Please read the Contract and Information Folder. You may also contact us at:

Desjardins Financial Security

Mailing Address: 1 Complexe Desjardins, P.O. Box 9000

Montreal, QC H5B 1H5

Website: desjardinslifeinsurance.com

Email address: gifclientservice@dfs.ca

Telephone: 1-877-647-5435

Fax Number: 1-888-926-2987

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DFS GIF – MODERATE – DESJARDINS SOCIETERRA

Financial Information as at May 31, 2020

2. Quick Facts

Inception Date: Fund: November 16, 2020
 Series 6: November 16, 2020
 Series 7: November 16, 2020
 Series 8: November 16, 2020

Total Value (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Net Asset Value per Unit: Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Number of Units Outstanding (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Management Expense Ratio (MER): Series 6: 2.41%
 Series 7: 1.90%
 Series 8: 2.07%

Portfolio Manager: Desjardins Global Asset Management Inc.
 Portfolio Turnover Rate: N/A
 Minimum Deposit: Variable

3. What does this Fund invest in?

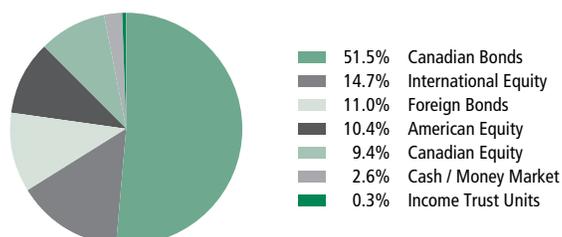
This Fund invests in the Desjardins SocieTerra Moderate Portfolio. The underlying fund invests primarily in Canadian and foreign fixed-income (65%) and equity securities (35%).

Top ten investments of the underlying fund

Desjardins SocieTerra Canadian Bond Fund	51.3%
Desjardins SocieTerra Canadian Equity Fund	9.7%
Desjardins SocieTerra American Equity Fund	9.0%
Desjardins SocieTerra Global Bond Fund	5.9%
Desjardins SocieTerra Environmental Bond Fund	5.8%
Desjardins SocieTerra International Equity Fund	4.8%
Desjardins SocieTerra Cleantech Fund	3.6%
Desjardins SocieTerra Emerging Markets Equity Fund	3.1%
Desjardins SocieTerra Positive Change Fund	1.6%
Desjardins SocieTerra Diversity Fund	1.6%
TOTAL	96.4%

TOTAL INVESTMENTS: 11

Investment Allocation as at May 31, 2020



4. How has the Fund performed?

This section tells you how the Fund has performed for a Contract Owner who chose Helios2 – 75/75. Since this Fund was launched on November 16, 2020 and the underlying fund was launched on April 14, 2020, no annual financial returns are available as at May 31, 2020.

Average return

N/A

Year-by-year returns

N/A

5. How risky is it?

The value of your Deposit can go down.



6. Are there any guarantees?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect an Owner's Deposit if markets go down. (The MER includes the insurance cost for Helios2 – 75/75.) For details, please refer to the Contract and Information Folder.

7. Who is this Fund for?

This Fund may be right for a person seeking a responsible approach to investing and income as well as moderate long-term capital appreciation.

DFS GIF – MODERATE – DESJARDINS SOCIETERRA

Financial Information as at May 31, 2020

8. How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Units of the Fund. The ongoing fees and expenses are different for each Guarantee.

A. Sales Charges

Fee Option	What you pay	How it works																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges and your representative receives no commission. 																
Low Load Sales Charge Fee Option B	If you sell within: <table border="0"> <tr> <td>1 year of buying</td> <td>3.0%</td> </tr> <tr> <td>2 years of buying</td> <td>2.5%</td> </tr> <tr> <td>3 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 3 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	3.0%	2 years of buying	2.5%	3 years of buying	2.0%	After 3 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low load sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a low load sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a low load sales charge. 								
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No Load – Representative Chargeback Fee Option D	You don't have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you sell within 3 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																
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DFS GIF – MODERATE – DESJARDINS SOCIETERRA

Financial Information as at May 31, 2020

B. Ongoing Fund Fees

The MER includes the Management Fee, operating expenses and taxes of the Fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and are paid out of the Contract each month. They affect you because they reduce the return you get on your Deposit. For more details about how the guarantees work, see the Guarantees section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the Fund's value) – Series 6	MER (annual rate as a % of the Fund's value) – Series 7	MER (annual rate as a % of the Fund's value) – Series 8	Additional guarantee fee – Series 6, Series 7 or Series 8
Helios2 – 75/75	2.41%	1.90%	2.07%	None if you choose only Helios2 – 75/75
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fee.			0.40%
Helios2 – 100/100 i				0.90%
Helios2 – 75/100 GLWB				1.15%

C. Trailing Commission

Desjardins Financial Security pays your representative a trailing commission for as long as you own Units of the Fund. It is for the services and advice your representative provides to you. The trailing commission is paid out of the Management Fee. The rate depends on the Series and the Fee Option you choose:

Series 6 and Series 8

- No Load – 1.00% of the market value of the Units attributed to this Fee Option each year.
- Low Load Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this Fee Option thereafter.
- Deferred Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year.
- No Load – Representative Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Representative Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 7 and 1.00 % for years 8 and following.

Series 7

- No Load – 0.90% of the market value of the Units attributed to this Fee Option each year.

D. Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our Administrative Rules in effect, including but this is not limited to transfers or partial surrenders of Units.

9. What if I change my mind?

You can change your mind about your Deposit but you may have as little as two days to do so. Please see the cover of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without this information.

DFS GIF – 100% EQUITY – DESJARDINS SOCIETERRA

Financial Information as at December 31, 2019

2. Quick Facts

Inception Date: Fund: November 16, 2020
 Series 6: November 16, 2020
 Series 7: November 16, 2020
 Series 8: November 16, 2020

Total Value (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Net Asset Value per Unit: Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Number of Units Outstanding (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Management Expense Ratio (MER): Series 6: 2.76%
 Series 7: 2.24%
 Series 8: 2.41%

Portfolio Manager: Desjardins Global Asset Management Inc.
 Portfolio Turnover Rate: N/A
 Minimum Deposit: Variable

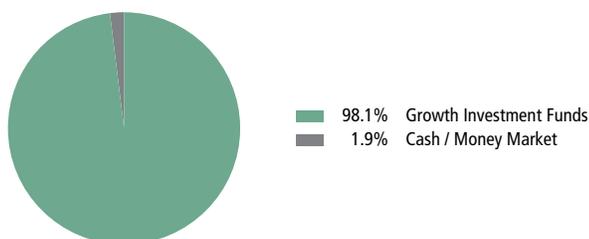
3. What does this Fund invest in?

This Fund invests in the Desjardins SocieTerra 100% Equity Portfolio. The underlying fund invests in Canadian and foreign equity securities.

Top ten investments of the underlying fund	
Desjardins SocieTerra American Equity Fund	26.9%
Desjardins SocieTerra Canadian Equity Fund	26.0%
Desjardins SocieTerra International Equity Fund	15.4%
Desjardins SocieTerra Emerging Markets Equity Fund	8.9%
Desjardins SocieTerra Cleantech Fund	7.1%
Desjardins SocieTerra Positive Change Fund	7.1%
Desjardins SocieTerra Environment Fund	6.7%
Cash and Cash Equivalents	1.9%
TOTAL	100.0%

TOTAL INVESTMENTS: 7

Investment Allocation as at December 31, 2019



4. How has the Fund performed?

This section tells you how the Fund has performed for a Contract Owner who chose Helios2 – 75/75. Returns are after the MER has been deducted.

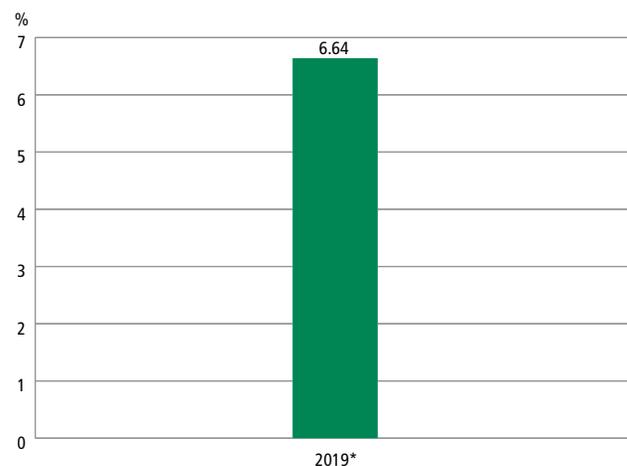
The performance shown is for the underlying fund. It's important to note that this doesn't tell you how the Fund will perform in the future. Also, your actual return will depend on the Guarantee you choose and on your personal tax situation.

Average return

This Fund was launched on November 16, 2020. An investor who purchased \$1,000 of units in the underlying fund on July 8, 2019 now has \$1,066.40. This works out to an average of 6.6% a year.

Year-by-year returns

This chart shows how the underlying fund has performed in the past year. Since July 8, 2019, the underlying fund went up in value 1 year and down in value 0 year of the 1.



* Return is for a partial year from date first offered for sale.

5. How risky is it?

The value of your Deposit can go down.



6. Are there any guarantees?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect an Owner's Deposit if markets go down. (The MER includes the insurance cost for Helios2 – 75/75.) For details, please refer to the Contract and Information Folder.

7. Who is this Fund for?

This Fund may be right for a person seeking a responsible approach to investing and long-term capital appreciation.

8. How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Units of the Fund. The ongoing fees and expenses are different for each Guarantee.

A. Sales Charges

Fee Option	What you pay	How it works																
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No Load – Representative Chargeback Fee Option D	You don't have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you sell within 3 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																
No Load – Representative Chargeback Fee Option E	You don't have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.0%. If you sell within 5 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																

1. DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT

DFS GIF – 100% EQUITY – DESJARDINS SOCIETERRA

Financial Information as at December 31, 2019

B. Ongoing Fund Fees

The MER includes the Management Fee, operating expenses and taxes of the Fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and are paid out of the Contract each month. They affect you because they reduce the return you get on your Deposit. For more details about how the guarantees work, see the Guarantees section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the Fund's value) – Series 6	MER (annual rate as a % of the Fund's value) – Series 7	MER (annual rate as a % of the Fund's value) – Series 8	Additional guarantee fee – Series 6, Series 7 or Series 8
Helios2 – 75/75	2.76%	2.24%	2.41%	None if you choose only Helios2 – 75/75
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fee.			0.60%
Helios2 – 100/100 i				1.35%

C. Trailing Commission

Desjardins Financial Security pays your representative a trailing commission for as long as you own Units of the Fund. It is for the services and advice your representative provides to you. The trailing commission is paid out of the Management Fee. The rate depends on the Series and the Fee Option you choose:

Series 6 and Series 8

- No Load – 1.00% of the market value of the Units attributed to this Fee Option each year.
- Low Load Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this Fee Option thereafter.
- Deferred Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year.
- No Load – Representative Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Representative Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 7 and 1.00 % for years 8 and following.

Series 7

- No Load – 0.90% of the market value of the Units attributed to this Fee Option each year.

D. Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our Administrative Rules in effect, including but this is not limited to transfers or partial surrenders of Units.

9. What if I change my mind?

You can change your mind about your Deposit but you may have as little as two days to do so. Please see the cover of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without this information.

DFS GIF – FIXED INCOME – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

2. Quick Facts

Inception Date: Fund: November 16, 2020
 Series 6: November 16, 2020
 Series 7: November 16, 2020
 Series 8: November 16, 2020

Total Value (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Net Asset Value per Unit: Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Number of Units Outstanding (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Management Expense Ratio (MER): Series 6: 1.72%
 Series 7: 1.21%
 Series 8: 1.38%

Portfolio Manager: Desjardins Global Asset Management Inc.

Portfolio Turnover Rate: N/A

Minimum Deposit: Variable

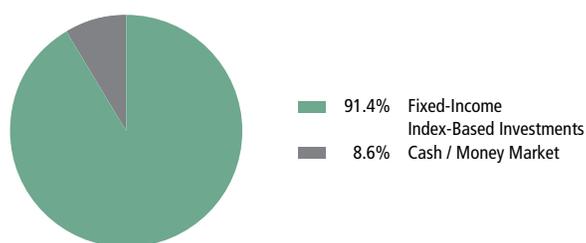
3. What does this Fund invest in?

This Fund invests in the Desjardins Wise Fixed Income ETF Portfolio. The underlying fund is mainly composed of exchange-traded funds investing in fixed-income securities.

Top ten investments of the underlying fund	
Desjardins Canadian Universe Bond Index ETF	68.5%
Vanguard Global ex-U.S. Aggregate Bond Index ETF	11.3%
Cash and Cash Equivalents	8.6%
iShares JPMorgan USD Emerging Markets Bond Index	5.9%
Vanguard U.S. Aggregate Bond Index ETF	5.7%
TOTAL	100.0%

TOTAL INVESTMENTS: 5

Investment Allocation as at December 31, 2019



4. How has the Fund performed?

This section tells you how the Fund has performed for a Contract Owner who chose Helios2 – 75/75. Returns are after the MER has been deducted.

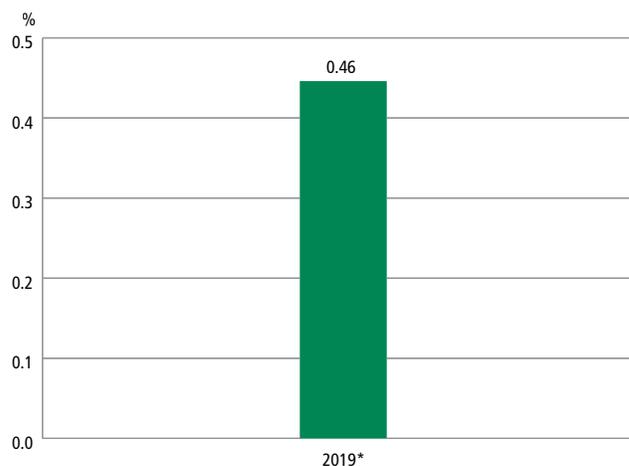
The performance shown is for the underlying fund. It's important to note that this doesn't tell you how the Fund will perform in the future. Also, your actual return will depend on the Guarantee you choose and on your personal tax situation.

Average return

This Fund was launched on November 16, 2020. An investor who purchased \$1,000 of units in the underlying fund on July 8, 2019 now has \$1,004.60. This works out to an average of 0.5% a year.

Year-by-year returns

This chart shows how the underlying fund has performed in the past year. Since July 8, 2019, the underlying fund went up in value 1 year and down in value 0 year of the 1.



* Return is for a partial year from date first offered for sale.

5. How risky is it?

The value of your Deposit can go down.



6. Are there any guarantees?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect an Owner’s Deposit if markets go down. (The MER includes the insurance cost for Helios2 – 75/75.) For details, please refer to the Contract and Information Folder.

7. Who is this Fund for?

This Fund may be right for a person seeking for a stable income return and a turnkey solution containing many different fixed-income securities classes.

8. How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Units of the Fund. The ongoing fees and expenses are different for each Guarantee.

A. Sales Charges

Fee Option	What you pay	How it works																
No Load Fee Option A	You don’t have to pay anything.	<ul style="list-style-type: none"> There are no sales charges and your representative receives no commission. 																
Low Load Sales Charge Fee Option B	If you sell within: <table border="0" style="display: inline-table; vertical-align: top;"> <tr> <td>1 year of buying</td> <td>3.0%</td> </tr> <tr> <td>2 years of buying</td> <td>2.5%</td> </tr> <tr> <td>3 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 3 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	3.0%	2 years of buying	2.5%	3 years of buying	2.0%	After 3 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low load sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a low load sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a low load sales charge. 								
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Deferred Sales Charge Fee Option C	If you sell within: <table border="0" style="display: inline-table; vertical-align: top;"> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.00%. Any deferred sales charge you pay goes to Desjardins Financial Security. The deferred sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a deferred sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a deferred sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Representative Chargeback Fee Option D	You don’t have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you sell within 3 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																
No Load – Representative Chargeback Fee Option E	You don’t have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.0%. If you sell within 5 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																

1. DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT

DFS GIF – FIXED INCOME – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

B. Ongoing Fund Fees

The MER includes the Management Fee, operating expenses and taxes of the Fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and are paid out of the Contract each month. They affect you because they reduce the return you get on your Deposit. For more details about how the guarantees work, see the Guarantees section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the Fund's value) – Series 6	MER (annual rate as a % of the Fund's value) – Series 7	MER (annual rate as a % of the Fund's value) – Series 8	Additional guarantee fee – Series 6, Series 7 or Series 8
Helios2 – 75/75	1.72%	1.21%	1.38%	None if you choose only Helios2 – 75/75
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fee.			0.25%
Helios2 – 100/100 i				0.50%
Helios2 – 75/100 GLWB				0.70%

C. Trailing Commission

Desjardins Financial Security pays your representative a trailing commission for as long as you own Units of the Fund. It is for the services and advice your representative provides to you. The trailing commission is paid out of the Management Fee. The rate depends on the Series and the Fee Option you choose:

Series 6 and Series 8

- No Load – 0.50% of the market value of the Units attributed to this Fee Option each year.
- Low Load Sales Charge – 0.15% of the market value of the Units attributed to this Fee Option each year for the first 3 calendar years and 0.50% of the market value of the Units attributed to this Fee Option thereafter.
- Deferred Sales Charge – 0.15% of the market value of the Units attributed to this Fee Option each year.
- No Load – Representative Chargeback (Fee Option D) – 0.15% of the market value of the Units attributed to this Fee Option annually for years 2 to 4 and 0.50% for years 5 and following.
- No Load – Representative Chargeback (Fee Option E) – 0.15% of the market value of the Units attributed to this Fee Option annually for years 2 to 7 and 0.50 % for years 8 and following.

Series 7

- No Load – 0.45% of the market value of the Units attributed to this Fee Option each year.

D. Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our Administrative Rules in effect, including but this is not limited to transfers or partial surrenders of Units.

9. What if I change my mind?

You can change your mind about your Deposit but you may have as little as two days to do so. Please see the cover of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without this information.

DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

2. Quick Facts

Inception Date: Fund: November 16, 2020
 Series 6: November 16, 2020
 Series 7: November 16, 2020
 Series 8: November 16, 2020

Total Value (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Net Asset Value per Unit: Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Number of Units Outstanding (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Management Expense Ratio (MER): Series 6: 2.30%
 Series 7: 1.78%
 Series 8: 1.95%

Portfolio Manager: Desjardins Global Asset Management Inc.
 Portfolio Turnover Rate: N/A
 Minimum Deposit: Variable

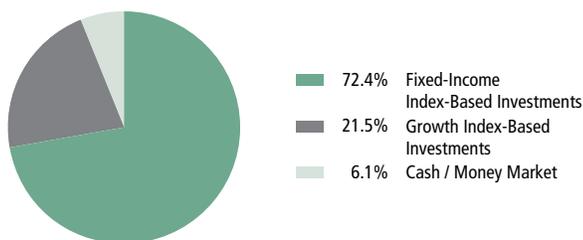
3. What does this Fund invest in?

This Fund invests in the Desjardins Wise Conservative ETF Portfolio. The underlying fund is mainly composed of exchange-traded funds investing in fixed-income (80%) and equity securities (20%).

Top ten investments of the underlying fund	
Desjardins Canadian Universe Bond Index ETF	55.2%
Vanguard Global ex-U.S. Aggregate Bond Index ETF	9.1%
Vanguard S&P 500 Index ETF	5.8%
Vanguard FTSE Canada All Cap Index ETF	5.0%
iShares JPMorgan USD Emerging Markets Bond Index	4.8%
iShares Core MSCI EAFE IMI Index ETF	3.4%
Vanguard U.S. Aggregate Bond Index ETF	3.3%
iShares Core MSCI Emerging Markets	1.7%
Desjardins USA Multifactor – Controlled Volatility ETF	1.6%
Desjardins Canada Multifactor – Controlled Volatility ETF	1.5%
TOTAL	91.4%

TOTAL INVESTMENTS: 14

Investment Allocation as at December 31, 2019



4. How has the Fund performed?

This section tells you how the Fund has performed for a Contract Owner who chose Helios2 – 75/75. Returns are after the MER has been deducted.

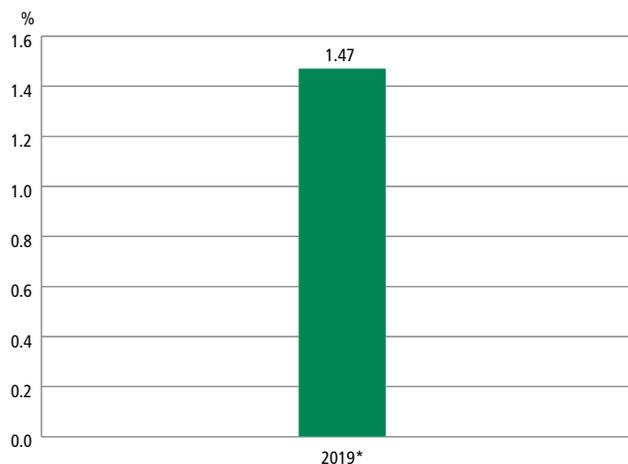
The performance shown is for the underlying fund. It's important to note that this doesn't tell you how the Fund will perform in the future. Also, your actual return will depend on the Guarantee you choose and on your personal tax situation.

Average return

This Fund was launched on November 16, 2020. An investor who purchased \$1,000 of units in the underlying fund on July 8, 2019 now has \$1,014.70. This works out to an average of 1.5% a year.

Year-by-year returns

This chart shows how the underlying fund has performed in the past year. Since July 8, 2019, the underlying fund went up in value 1 year and down in value 0 year of the 1.



* Return is for a partial year from date first offered for sale.

5. How risky is it?

The value of your Deposit can go down.



6. Are there any guarantees?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect an Owner's Deposit if markets go down. (The MER includes the insurance cost for Helios2 – 75/75.) For details, please refer to the Contract and Information Folder.

7. Who is this Fund for?

This Fund may be right for a person seeking for an income return and moderate long-term capital appreciation and a turnkey solution containing many different asset classes.

8. How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Units of the Fund. The ongoing fees and expenses are different for each Guarantee.

A. Sales Charges

Fee Option	What you pay	How it works																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges and your representative receives no commission. 																
Low Load Sales Charge Fee Option B	If you sell within: <table border="0"> <tr> <td>1 year of buying</td> <td>3.0%</td> </tr> <tr> <td>2 years of buying</td> <td>2.5%</td> </tr> <tr> <td>3 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 3 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	3.0%	2 years of buying	2.5%	3 years of buying	2.0%	After 3 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low load sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a low load sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a low load sales charge. 								
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3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge Fee Option C	If you sell within: <table border="0"> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.00%. Any deferred sales charge you pay goes to Desjardins Financial Security. The deferred sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a deferred sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a deferred sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Representative Chargeback Fee Option D	You don't have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you sell within 3 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																
No Load – Representative Chargeback Fee Option E	You don't have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.0%. If you sell within 5 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																

1. DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT

DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

B. Ongoing Fund Fees

The MER includes the Management Fee, operating expenses and taxes of the Fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and are paid out of the Contract each month. They affect you because they reduce the return you get on your Deposit. For more details about how the guarantees work, see the Guarantees section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the Fund's value) – Series 6	MER (annual rate as a % of the Fund's value) – Series 7	MER (annual rate as a % of the Fund's value) – Series 8	Additional guarantee fee – Series 6, Series 7 or Series 8
Helios2 – 75/75	2.30%	1.78%	1.95%	None if you choose only Helios2 – 75/75
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fee.			0.30%
Helios2 – 100/100 i				0.65%
Helios2 – 75/100 GLWB				1.05%

C. Trailing Commission

Desjardins Financial Security pays your representative a trailing commission for as long as you own Units of the Fund. It is for the services and advice your representative provides to you. The trailing commission is paid out of the Management Fee. The rate depends on the Series and the Fee Option you choose:

Series 6 and Series 8

- No Load – 1.00% of the market value of the Units attributed to this Fee Option each year.
- Low Load Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this Fee Option thereafter.
- Deferred Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year.
- No Load – Representative Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Representative Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 7 and 1.00 % for years 8 and following.

Series 7

- No Load – 0.90% of the market value of the Units attributed to this Fee Option each year.

D. Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our Administrative Rules in effect, including but this is not limited to transfers or partial surrenders of Units.

9. What if I change my mind?

You can change your mind about your Deposit but you may have as little as two days to do so. Please see the cover of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without this information.

DFS GIF – BALANCED – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

2. Quick Facts

Inception Date: Fund: November 16, 2020
 Series 6: November 16, 2020
 Series 7: November 16, 2020
 Series 8: November 16, 2020

Total Value (000's): Series 6: N/A
 Series 7: N/A
 Series 9: N/A

Net Asset Value per Unit: Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Number of Units Outstanding (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Management Expense Ratio (MER): Series 6: 2.36%
 Series 7: 1.84%
 Series 8: 2.01%

Portfolio Manager: Desjardins Global Asset Management Inc.

Portfolio Turnover Rate: N/A

Minimum Deposit: Variable

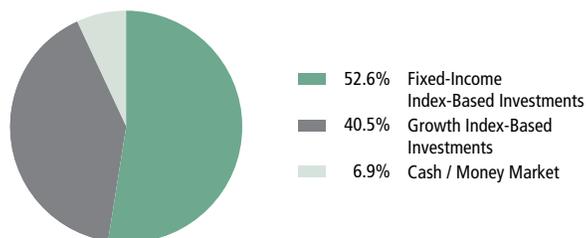
3. What does this Fund invest in?

This Fund invests in the Desjardins Wise Balanced ETF Portfolio. The underlying fund is mainly composed of exchange-traded funds investing in fixed-income (60%) and equity securities (40%).

Top ten investments of the underlying fund	
Desjardins Canadian Universe Bond Index ETF	42.0%
Vanguard S&P 500 Index ETF	10.5%
Vanguard FTSE Canada All Cap Index ETF	9.3%
iShares Core MSCI EAFE IMI Index ETF	6.7%
Vanguard Global ex-U.S. Aggregate Bond Index ETF	6.4%
iShares JPMorgan USD Emerging Markets Bond Index	3.3%
Desjardins USA Multifactor – Controlled Volatility ETF	3.1%
iShares Core MSCI Emerging Markets	2.9%
Desjardins Developed ex USA ex Canada Multifactor – Controlled Volatility ETF	2.6%
Desjardins Canada Multifactor – Controlled Volatility ETF	2.4%
TOTAL	89.2%

TOTAL INVESTMENTS: 15

Investment Allocation as at December 31, 2019



4. How has the Fund performed?

This section tells you how the Fund has performed for a Contract Owner who chose Helios2 – 75/75. Returns are after the MER has been deducted.

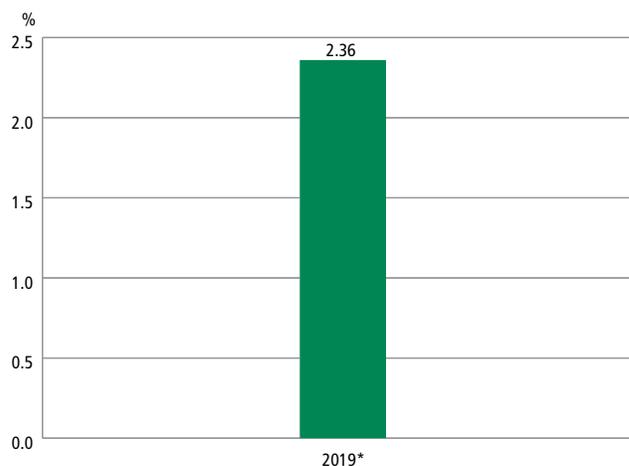
The performance shown is for the underlying fund. It's important to note that this doesn't tell you how the Fund will perform in the future. Also, your actual return will depend on the Guarantee you choose and on your personal tax situation.

Average return

This Fund was launched on November 16, 2020. An investor who purchased \$1,000 of units in the underlying fund on July 8, 2019 now has \$1,023.60. This works out to an average of 2.4% a year.

Year-by-year returns

This chart shows how the underlying fund has performed in the past year. Since July 8, 2019, the underlying fund went up in value 1 year and down in value 0 year of the 1.



* Return is for a partial year from date first offered for sale.

5. How risky is it?

The value of your Deposit can go down.



DFS GIF – BALANCED – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

6. Are there any guarantees?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect an Owner's Deposit if markets go down. (The MER includes the insurance cost for Helios2 – 75/75.) For details, please refer to the Contract and Information Folder.

7. Who is this Fund for?

This Fund may be right for a person seeking for a regular income return and long-term capital appreciation and a turnkey solution containing many different asset classes.

8. How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Units of the Fund. The ongoing fees and expenses are different for each Guarantee.

A. Sales Charges

Fee Option	What you pay	How it works																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges and your representative receives no commission. 																
Low Load Sales Charge Fee Option B	If you sell within: <table border="0"> <tr> <td>1 year of buying</td> <td>3.0%</td> </tr> <tr> <td>2 years of buying</td> <td>2.5%</td> </tr> <tr> <td>3 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 3 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	3.0%	2 years of buying	2.5%	3 years of buying	2.0%	After 3 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low load sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a low load sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a low load sales charge. 								
1 year of buying	3.0%																	
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Deferred Sales Charge Fee Option C	If you sell within: <table border="0"> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.00%. Any deferred sales charge you pay goes to Desjardins Financial Security. The deferred sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a deferred sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a deferred sales charge.
1 year of buying	5.5%																	
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No Load – Representative Chargeback Fee Option D	You don't have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you sell within 3 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																
No Load – Representative Chargeback Fee Option E	You don't have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.0%. If you sell within 5 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																

DFS GIF – BALANCED – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

B. Ongoing Fund Fees

The MER includes the Management Fee, operating expenses and taxes of the Fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and are paid out of the Contract each month. They affect you because they reduce the return you get on your Deposit. For more details about how the guarantees work, see the Guarantees section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the Fund's value) – Series 6	MER (annual rate as a % of the Fund's value) – Series 7	MER (annual rate as a % of the Fund's value) – Series 8	Additional guarantee fee – Series 6, Series 7 or Series 8
Helios2 – 75/75	2.36%	1.84%	2.01%	None if you choose only Helios2 – 75/75
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fee.			0.50%
Helios2 – 100/100 i				0.85%
Helios2 – 75/100 GLWB				1.15%

C. Trailing Commission

Desjardins Financial Security pays your representative a trailing commission for as long as you own Units of the Fund. It is for the services and advice your representative provides to you. The trailing commission is paid out of the Management Fee. The rate depends on the Series and the Fee Option you choose:

Series 6 and Series 8

- No Load – 1.00% of the market value of the Units attributed to this Fee Option each year.
- Low Load Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this Fee Option thereafter.
- Deferred Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year.
- No Load – Representative Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Representative Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 7 and 1.00 % for years 8 and following.

Series 7

- No Load – 0.90% of the market value of the Units attributed to this Fee Option each year.

D. Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our Administrative Rules in effect, including but this is not limited to transfers or partial surrenders of Units.

9. What if I change my mind?

You can change your mind about your Deposit but you may have as little as two days to do so. Please see the cover of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without this information.

DFS GIF – GROWTH – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

2. Quick Facts

Inception Date: Fund: November 16, 2020
 Series 6: November 16, 2020
 Series 7: November 16, 2020
 Series 8: November 16, 2020

Total Value (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Net Asset Value per Unit: Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Number of Units Outstanding (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Management Expense Ratio (MER): Series 6: 2.41%
 Series 7: 1.90%
 Series 8: 2.07%

Portfolio Manager: Desjardins Global Asset Management Inc.
 Portfolio Turnover Rate: N/A
 Minimum Deposit: Variable

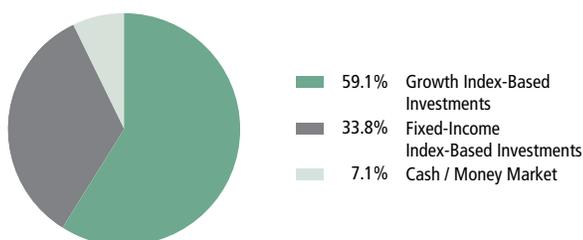
3. What does this Fund invest in?

This Fund invests in the Desjardins Wise Growth ETF Portfolio. The underlying fund is mainly composed of exchange-traded funds investing in equity (60%) and fixed-income securities (40%).

Top ten investments of the underlying fund	
Desjardins Canadian Universe Bond Index ETF	27.5%
Vanguard S&P 500 Index ETF	15.6%
Vanguard FTSE Canada All Cap Index ETF	12.5%
iShares Core MSCI EAFE IMI Index ETF	10.7%
Desjardins USA Multifactor – Controlled Volatility ETF	4.7%
Vanguard Global ex-U.S. Aggregate Bond Index ETF	4.1%
iShares Core MSCI Emerging Markets	3.9%
Desjardins Canada Multifactor – Controlled Volatility ETF	3.9%
Desjardins Developed ex USA ex Canada Multifactor – Controlled Volatility ETF	3.4%
iShares Core S&P Small-Cap ETF	2.9%
TOTAL	89.2%

TOTAL INVESTMENTS: 13

Investment Allocation as at December 31, 2019



4. How has the Fund performed?

This section tells you how the Fund has performed for a Contract Owner who chose Helios2 – 75/75. Returns are after the MER has been deducted.

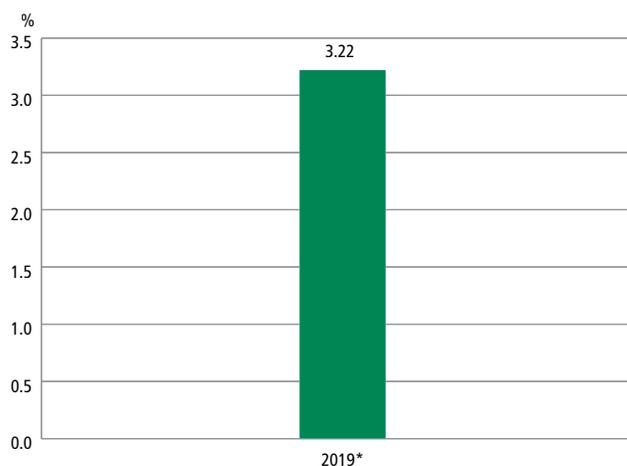
The performance shown is for the underlying fund. It's important to note that this doesn't tell you how the Fund will perform in the future. Also, your actual return will depend on the Guarantee you choose and on your personal tax situation.

Average return

This Fund was launched on November 16, 2020. An investor who purchased \$1,000 of units in the underlying fund on July 8, 2019 now has \$1,032.20. This works out to an average of 3.2% a year.

Year-by-year returns

This chart shows how the underlying fund has performed in the past year. Since July 8, 2019, the underlying fund went up in value 1 year and down in value 0 year of the 1.



* Return is for a partial year from date first offered for sale.

5. How risky is it?

The value of your Deposit can go down.



DFS GIF – GROWTH – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

6. Are there any guarantees?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect an Owner's Deposit if markets go down. (The MER includes the insurance cost for Helios2 – 75/75.) For details, please refer to the Contract and Information Folder.

7. Who is this Fund for?

This Fund may be right for a person seeking for long-term capital appreciation, an income return and a turnkey solution containing many different asset classes.

8. How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Units of the Fund. The ongoing fees and expenses are different for each Guarantee.

A. Sales Charges

Fee Option	What you pay	How it works																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges and your representative receives no commission. 																
Low Load Sales Charge Fee Option B	If you sell within: <table border="0"> <tr> <td>1 year of buying</td> <td>3.0%</td> </tr> <tr> <td>2 years of buying</td> <td>2.5%</td> </tr> <tr> <td>3 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 3 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	3.0%	2 years of buying	2.5%	3 years of buying	2.0%	After 3 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low load sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a low load sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a low load sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge Fee Option C	If you sell within: <table border="0"> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.00%. Any deferred sales charge you pay goes to Desjardins Financial Security. The deferred sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a deferred sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a deferred sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Representative Chargeback Fee Option D	You don't have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you sell within 3 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																
No Load – Representative Chargeback Fee Option E	You don't have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.0%. If you sell within 5 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																

DFS GIF – GROWTH – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

B. Ongoing Fund Fees

The MER includes the Management Fee, operating expenses and taxes of the Fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and are paid out of the Contract each month. They affect you because they reduce the return you get on your Deposit. For more details about how the guarantees work, see the Guarantees section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the Fund's value) – Series 6	MER (annual rate as a % of the Fund's value) – Series 7	MER (annual rate as a % of the Fund's value) – Series 8	Additional guarantee fee – Series 6, Series 7 or Series 8
Helios2 – 75/75	2.41%	1.90%	2.07%	None if you choose only Helios2 – 75/75
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fee.			0.50%
Helios2 – 100/100 i				1.15%
Helios2 – 75/100 GLWB				1.25%

C. Trailing Commission

Desjardins Financial Security pays your representative a trailing commission for as long as you own Units of the Fund. It is for the services and advice your representative provides to you. The trailing commission is paid out of the Management Fee. The rate depends on the Series and the Fee Option you choose:

Series 6 and Series 8

- No Load – 1.00% of the market value of the Units attributed to this Fee Option each year.
- Low Load Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this Fee Option thereafter.
- Deferred Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year.
- No Load – Representative Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Representative Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 7 and 1.00 % for years 8 and following.

Series 7

- No Load – 0.90% of the market value of the Units attributed to this Fee Option each year.

D. Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our Administrative Rules in effect, including but this is not limited to transfers or partial surrenders of Units.

9. What if I change my mind?

You can change your mind about your Deposit but you may have as little as two days to do so. Please see the cover of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without this information.

DFS GIF – MAXIMUM GROWTH – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

2. Quick Facts

Inception Date: Fund: November 16, 2020
 Series 6: November 16, 2020
 Series 7: November 16, 2020
 Series 8: November 16, 2020

Total Value (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Net Asset Value per Unit: Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Number of Units Outstanding (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Management Expense Ratio (MER): Series 6: 2.47%
 Series 7: 1.95%
 Series 8: 2.13%

Portfolio Manager: Desjardins Global Asset Management Inc.

Portfolio Turnover Rate: N/A

Minimum Deposit: Variable

3. What does this Fund invest in?

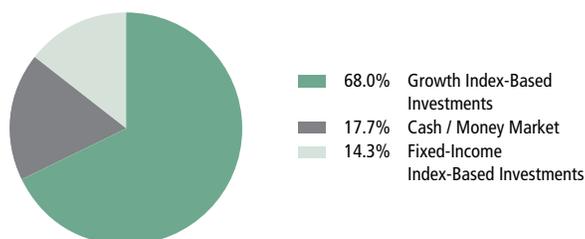
This Fund invests in the Desjardins Wise Maximum Growth ETF Portfolio. The underlying fund is mainly composed of exchange-traded funds investing in equity (80%) and fixed-income securities (20%).

Top ten investments of the underlying fund

Vanguard S&P 500 Index ETF	17.6%
Vanguard FTSE Canada All Cap Index ETF	14.5%
iShares Core MSCI EAFE IMI Index ETF	12.1%
Desjardins Canadian Universe Bond Index ETF	11.7%
Desjardins USA Multifactor – Controlled Volatility ETF	5.6%
iShares Core MSCI Emerging Markets	4.7%
Desjardins Canada Multifactor – Controlled Volatility ETF	4.6%
Desjardins Developed ex USA ex Canada Multifactor – Controlled Volatility ETF	3.9%
iShares Core S&P Small-Cap ETF	3.8%
Vanguard Global ex-U.S. Aggregate Bond Index ETF	1.2%
TOTAL	79.7%

TOTAL INVESTMENTS: 13

Investment Allocation as at December 31, 2019



4. How has the Fund performed?

This section tells you how the Fund has performed for a Contract Owner who chose Helios2 – 75/75. Returns are after the MER has been deducted.

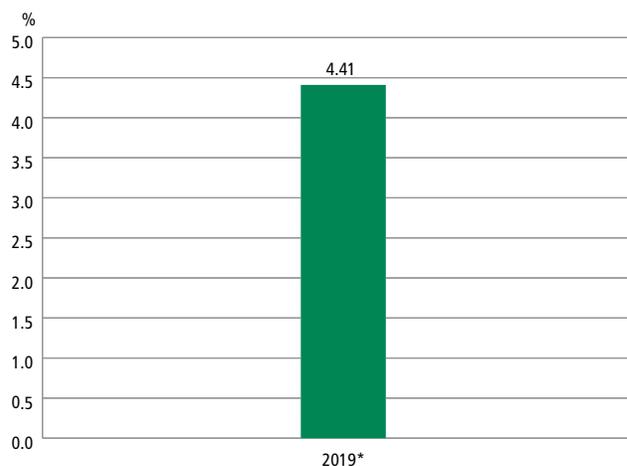
The performance shown is for the underlying fund. It's important to note that this doesn't tell you how the Fund will perform in the future. Also, your actual return will depend on the Guarantee you choose and on your personal tax situation.

Average return

This Fund was launched on November 16, 2020. An investor who purchased \$1,000 of units in the underlying fund on July 8, 2019 now has \$1,044.10. This works out to an average of 4.4% a year.

Year-by-year returns

This chart shows how the underlying fund has performed in the past year. Since July 8, 2019, the underlying fund went up in value 1 year and down in value 0 year of the 1.



* Return is for a partial year from date first offered for sale.

5. How risky is it?

The value of your Deposit can go down.



6. Are there any guarantees?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect an Owner’s Deposit if markets go down. (The MER includes the insurance cost for Helios2 – 75/75.) For details, please refer to the Contract and Information Folder.

7. Who is this Fund for?

This Fund may be right for a person focusing mainly on long-term capital appreciation and looking for a turnkey solution containing many different asset classes.

8. How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Units of the Fund. The ongoing fees and expenses are different for each Guarantee.

A. Sales Charges

No Load Fee Option A	You don’t have to pay anything.	<ul style="list-style-type: none"> There are no sales charges and your representative receives no commission. 																		
Low Load Sales Charge Fee Option B	<table border="0"> <tr> <td>If you sell within:</td> <td></td> </tr> <tr> <td>1 year of buying</td> <td>3.0%</td> </tr> <tr> <td>2 years of buying</td> <td>2.5%</td> </tr> <tr> <td>3 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 3 years</td> <td>0.0%</td> </tr> </table>	If you sell within:		1 year of buying	3.0%	2 years of buying	2.5%	3 years of buying	2.0%	After 3 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low load sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a low load sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a low load sales charge. 								
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Deferred Sales Charge Fee Option C	<table border="0"> <tr> <td>If you sell within:</td> <td></td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:		1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.00%. Any deferred sales charge you pay goes to Desjardins Financial Security. The deferred sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a deferred sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a deferred sales charge.
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2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			
No Load – Representative Chargeback Fee Option D	You don’t have to pay anything.	<p>There are no sales charges.</p> <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you sell within 3 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																		
No Load – Representative Chargeback Fee Option E	You don’t have to pay anything.	<p>There are no sales charges.</p> <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.0%. If you sell within 5 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																		

B. Ongoing Fund Fees

The MER includes the Management Fee, operating expenses and taxes of the Fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and are paid out of the Contract each month. They affect you because they reduce the return you get on your Deposit. For more details about how the guarantees work, see the Guarantees section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the Fund's value) – Series 6	MER (annual rate as a % of the Fund's value) – Series 7	MER (annual rate as a % of the Fund's value) – Series 8	Additional guarantee fee – Series 6, Series 7 or Series 8
Helios2 – 75/75	2.47%	1.95%	2.13%	None if you choose only Helios2 – 75/75
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fee.			0.55%
Helios2 – 100/100 i				1.35%

C. Trailing Commission

Desjardins Financial Security pays your representative a trailing commission for as long as you own Units of the Fund. It is for the services and advice your representative provides to you. The trailing commission is paid out of the Management Fee. The rate depends on the Series and the Fee Option you choose:

Series 6 and Series 8

- No Load – 1.00% of the market value of the Units attributed to this Fee Option each year.
- Low Load Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this Fee Option thereafter.
- Deferred Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year.
- No Load – Representative Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Representative Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 7 and 1.00 % for years 8 and following.

Series 7

- No Load – 0.90% of the market value of the Units attributed to this Fee Option each year.

D. Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our Administrative Rules in effect, including but this is not limited to transfers or partial surrenders of Units.

9. What if I change my mind?

You can change your mind about your Deposit but you may have as little as two days to do so. Please see the cover of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without this information.

DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

2. Quick Facts

Inception Date: Fund: November 16, 2020
 Series 6: November 16, 2020
 Series 7: November 16, 2020
 Series 8: November 16, 2020

Total Value (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Net Asset Value per Unit: Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Number of Units Outstanding (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Management Expense Ratio (MER): Series 6: 2.53%
 Series 7: 2.01%
 Series 8: 2.18%

Portfolio Manager: Desjardins Global Asset Management Inc.

Portfolio Turnover Rate: N/A

Minimum Deposit: Variable

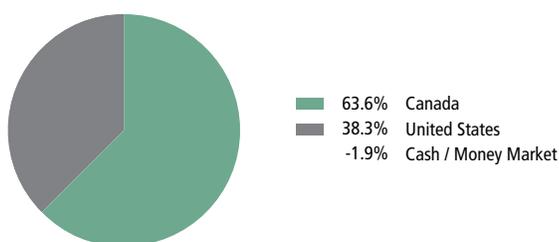
3. What does this Fund invest in?

This Fund invests in the Desjardins Wise 100% Equity ETF Portfolio. The underlying fund is composed of exchange-traded funds investing in equity securities.

Top ten investments of the underlying fund	
Vanguard S&P 500 Index ETF	27.2%
Vanguard FTSE Canada All Cap Index ETF	22.1%
iShares Core MSCI EAFE IMI Index ETF	19.5%
Desjardins USA Multifactor – Controlled Volatility ETF	7.6%
Desjardins Canada Multifactor – Controlled Volatility ETF	7.3%
iShares Core MSCI Emerging Markets	6.5%
Desjardins Developed ex USA ex Canada Multifactor – Controlled Volatility ETF	5.1%
iShares Core S&P Small-Cap ETF	4.6%
Desjardins Emerging Markets Multifactor – Controlled Volatility ETF	2.0%
Cash and Cash Equivalents	-1.9%
TOTAL	100.0%

TOTAL INVESTMENTS: 9

Investment Allocation as at December 31, 2019



4. How has the Fund performed?

This section tells you how the Fund has performed for a Contract Owner who chose Helios2 – 75/75. Returns are after the MER has been deducted.

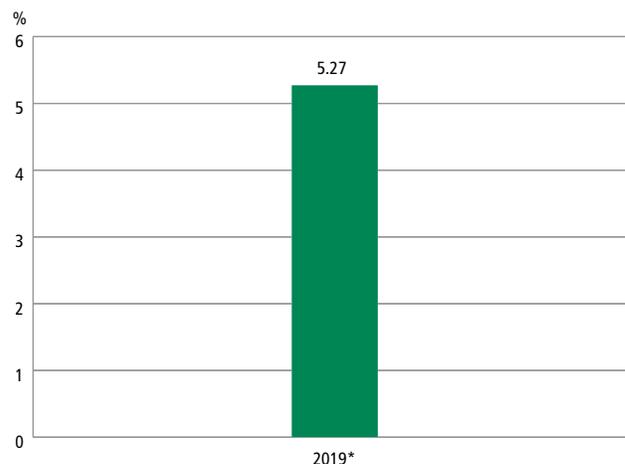
The performance shown is for the underlying fund. It's important to note that this doesn't tell you how the Fund will perform in the future. Also, your actual return will depend on the Guarantee you choose and on your personal tax situation.

Average return

This Fund was launched on November 16, 2020. An investor who purchased \$1,000 of units in the underlying fund on July 8, 2019 now has \$1,052.70. This works out to an average of 5.3% a year.

Year-by-year returns

This chart shows how the underlying fund has performed in the past year. Since July 8, 2019, the underlying fund went up in value 1 year and down in value 0 year of the 1.



* Return is for a partial year from date first offered for sale.

5. How risky is it?

The value of your Deposit can go down.



6. Are there any guarantees?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect an Owner’s Deposit if markets go down. (The MER includes the insurance cost for Helios2 – 75/75.) For details, please refer to the Contract and Information Folder.

7. Who is this Fund for?

This Fund may be right for a person seeking for long-term capital appreciation and a turnkey solution containing a diversified portfolio of equity securities.

8. How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Units of the Fund. The ongoing fees and expenses are different for each Guarantee.

A. Sales Charges

No Load Fee Option A	You don’t have to pay anything.	<ul style="list-style-type: none"> There are no sales charges and your representative receives no commission.
Low Load Sales Charge Fee Option B	If you sell within: 1 year of buying 3.0% 2 years of buying 2.5% 3 years of buying 2.0% After 3 years 0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low load sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a low load sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a low load sales charge.
Deferred Sales Charge Fee Option C	If you sell within: 1 year of buying 5.5% 2 years of buying 5.0% 3 years of buying 5.0% 4 years of buying 4.0% 5 years of buying 4.0% 6 years of buying 3.0% 7 years of buying 2.0% After 7 years 0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.00%. Any deferred sales charge you pay goes to Desjardins Financial Security. The deferred sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a deferred sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a deferred sales charge.
No Load – Representative Chargeback Fee Option D	You don’t have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you sell within 3 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS.
No Load – Representative Chargeback Fee Option E	You don’t have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.0%. If you sell within 5 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS.

1. DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT

DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

Financial Information as at December 31, 2019

B. Ongoing Fund Fees

The MER includes the Management Fee, operating expenses and taxes of the Fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and are paid out of the Contract each month. They affect you because they reduce the return you get on your Deposit. For more details about how the guarantees work, see the Guarantees section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the Fund's value) – Series 6	MER (annual rate as a % of the Fund's value) – Series 7	MER (annual rate as a % of the Fund's value) – Series 8	Additional guarantee fee – Series 6, Series 7 or Series 8
Helios2 – 75/75	2.53%	2.01%	2.18%	None if you choose only Helios2 – 75/75
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fee.			0.55%
Helios2 – 100/100 i				1.35%

C. Trailing Commission

Desjardins Financial Security pays your representative a trailing commission for as long as you own Units of the Fund. It is for the services and advice your representative provides to you. The trailing commission is paid out of the Management Fee. The rate depends on the Series and the Fee Option you choose:

Series 6 and Series 8

- No Load – 1.00% of the market value of the Units attributed to this Fee Option each year.
- Low Load Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this Fee Option thereafter.
- Deferred Sales Charge – 0.50% of the market value of the Units attributed to this Fee Option each year.
- No Load – Representative Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Representative Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this Fee Option annually for years 2 to 7 and 1.00 % for years 8 and following.

Series 7

- No Load – 0.90% of the market value of the Units attributed to this Fee Option each year.

D. Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

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9. What if I change my mind?

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DFS GIF – CANADIAN EQUITY – DESJARDINS

Financial Information as at December 31, 2019

2. Quick Facts

Inception Date: Fund: November 16, 2020
 Series 6: November 16, 2020
 Series 7: November 16, 2020
 Series 8: November 16, 2020

Total Value (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Net Asset Value per Unit: Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Number of Units Outstanding (000's): Series 6: N/A
 Series 7: N/A
 Series 8: N/A

Management Expense Ratio (MER): Series 6: 2.59%
 Series 7: 2.07%
 Series 8: 2.24%

Portfolio Manager: Desjardins Global Asset Management Inc.

Portfolio Turnover Rate: N/A

Minimum Deposit: Variable

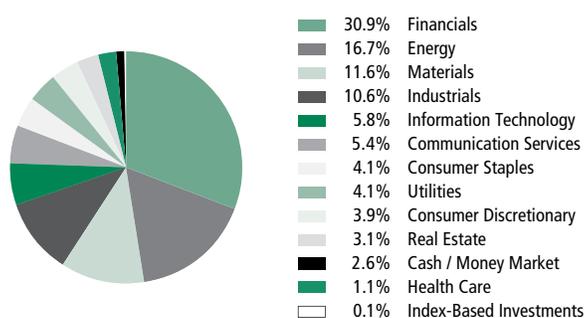
3. What does this Fund invest in?

This Fund invests in the Desjardins Canadian Equity Fund. The underlying fund invests primarily in equity securities of large-cap Canadian corporations.

Top ten investments of the underlying fund	
Royal Bank of Canada	6.5%
Toronto-Dominion Bank	6.2%
Enbridge	4.3%
Scotiabank	3.8%
Brookfield Asset Management	3.4%
Canadian National Railway Company	3.4%
Suncor Energy	2.8%
TC Energy	2.7%
Manulife Financial Corporation	2.6%
Barrick Gold Corporation	2.5%
TOTAL	38.2%

TOTAL INVESTMENTS: 101

Investment Allocation as at December 31, 2019



4. How has the Fund performed?

This section tells you how the Fund has performed for a Contract Owner who chose Helios2 – 75/75. Returns are after the MER has been deducted.

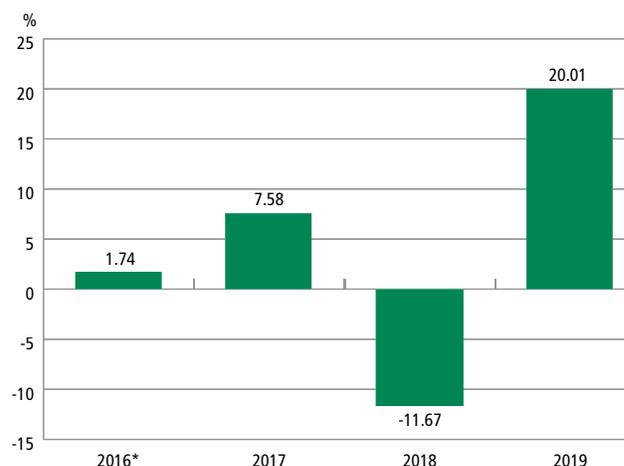
The performance shown is for the underlying fund. It's important to note that this doesn't tell you how the Fund will perform in the future. Also, your actual return will depend on the Guarantee you choose and on your personal tax situation.

Average return

This Fund was launched on November 16, 2020. An investor who purchased \$1,000 of units in the underlying fund on November 25, 2016 now has \$1,160.24. This works out to an average of 3.8% a year.

Year-by-year returns

This chart shows how the underlying fund has performed in each of the past 4 years. Since 2016, the underlying fund went up in value 3 years and down in value 1 year of the 4.



* Return is for a partial year from date first offered for sale.

5. How risky is it?

The value of your Deposit can go down.



6. Are there any guarantees?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect an Owner's Deposit if markets go down. (The MER includes the insurance cost for Helios2 – 75/75.) For details, please refer to the Contract and Information Folder.

7. Who is this Fund for?

This Fund may be right for a person seeking for a long-term capital appreciation by investing in a Canadian equity core fund.

8. How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Units of the Fund. The ongoing fees and expenses are different for each Guarantee.

A. Sales Charges

Fee Option	What you pay	How it works																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges and your representative receives no commission. 																
Low Load Sales Charge Fee Option B	If you sell within: <table border="0"> <tr> <td>1 year of buying</td> <td>3.0%</td> </tr> <tr> <td>2 years of buying</td> <td>2.5%</td> </tr> <tr> <td>3 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 3 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	3.0%	2 years of buying	2.5%	3 years of buying	2.0%	After 3 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low load sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a low load sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a low load sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge Fee Option C	If you sell within: <table border="0"> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.00%. Any deferred sales charge you pay goes to Desjardins Financial Security. The deferred sales charge is a set rate. It is deducted from the amount you sell. You can sell up to 12% of your Units each year without paying a deferred sales charge. You can switch to Units of other Funds under the insurance contract at any time, provided both Funds are offered under the Guarantee you have chosen without paying a deferred sales charge.
1 year of buying	5.5%																	
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4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Representative Chargeback Fee Option D	You don't have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you sell within 3 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																
No Load – Representative Chargeback Fee Option E	You don't have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> When you make a Deposit, Desjardins Financial Security pays a gross commission of 5.0%. If you sell within 5 years, your distributor and your representative may be required to refund, in whole or in part, their sales commission to DFS. 																

B. Ongoing Fund Fees

The MER includes the Management Fee, operating expenses and taxes of the Fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and are paid out of the Contract each month. They affect you because they reduce the return you get on your Deposit. For more details about how the guarantees work, see the Guarantees section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the Fund's value) – Series 6	MER (annual rate as a % of the Fund's value) – Series 7	MER (annual rate as a % of the Fund's value) – Series 8	Additional guarantee fee – Series 6, Series 7 or Series 8
Helios2 – 75/75	2.59%	2.07%	2.24%	None if you choose only Helios2 – 75/75
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fee.			0.60%
Helios2 – 100/100 i				1.35%

C. Trailing Commission

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Choosing Desjardins...

is choosing Desjardins Group, the largest cooperative financial group in Canada whose financial stability is recognized by the following credit ratings which are comparable, if not superior to those of the five largest Canadian banks and insurance companies:

- Standard and Poor's A+
- Moody's Aa2
- Dominion Bond Rating Service AA
- Fitch AA-

desjardinslifeinsurance.com



The Contract and Information Folder contains important information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2 and the DFS Guaranteed Investment Funds. The Contract and Information Folder also contains a glossary of defined terms. Please read this document carefully before investing.

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

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