NOVEMBER 2022

Helios2® contract at a glance



Helios2[®] contract at a glance

FEATURES	HELIOS2 75/75	HELIOS2 75/100 i	HELIOS2 100/100 i						
FOCUS	Protection of your clients' investments	Protection of your clients' estates	Comprehensive protection for your clients						
HIGHLIGHTS	 Prompt payment of the death benefit¹ Creditor protection² 	 Prompt payment of the death benefit¹ Creditor protection² Automatic resets of the death benefit Inflation-adjusted death benefit – The only one of it's kind in Canada! 	 Prompt payment of the death benefit¹ Creditor protection² Automatic resets of both the maturity and death benefits Inflation-adjusted death benefit – The only one of it's kind in Canada! 						
MATURITY BENEFIT AT CONTRACT MATURITY	The greater of: The contract's market value 100% of 1st year deposits (also applicable following automatic and requested resets) and 75% thereafter, less adjustments for withdrawals								
MATURITY BENEFIT RESET	None		Resets automatically every 15 years or when the owner requests it (2 manual resets/year allowed)						
DEATH BENEFIT ON THE ANNUITANT'S DEATH	The greater of: → The contract's market value → 75% of the initial value of the deposits, less adjustments for withdrawals	 The contract's market value 75% of the initial value of the deposits, less adjustments for The contract's market value The minimum death benefit amount, which is originally equal to 100% of the initial value of the deposits and adjusted for applicable resets thereafter, less 							
DEATH BENEFIT RESET	None	Automatic yearly resets of the guaranter annuitant turns 75, based on the greate The current guaranteed minimum d The contract's market value The inflation-adjusted value, initially paid into the contract (minimum inf	r of: eath benefit equal to 100 % of the value of the deposits						
MAXIMUM ANNUITANT'S AGE FOR MAKING DEPOSIT	 → Age 90 inclusive (Fee Option A) → Age 80 inclusive (Fee Options D or E) → Age 80 inclusive regardless of fee option 								
MINIMUM AMOUNT OF FIRST DEPOSIT	comes into force)	unt: \$50 per month (for a total deposit of \$ num pre-authorized debit amount of \$25 p	51,000 in the 24 months after the contract per fund is required						
MINIMUM AMOUNT OF ADDITIONAL DEPOSITS	 Minimum lump-sum amount: \$500 Minimum pre-authorized debit amou If multiple funds were chosen, minim 	unt: \$50 per month uum pre-authorized debit amount of \$25 p	per fund is required						
MAXIMUM AMOUNT PER DEPOSIT	No maximum but any deposit greater the	an \$1M must be approved in advance (add	ditional conditions may apply)						
CONTRACT MATURITY	When the annuitant dies <u>OR</u> when annui	tant reaches age 105	When the annuitant dies <u>OR</u> when annuitant reaches age 105 <u>OR</u> at the end of a 15-year period						
CONTRACT TERMINATION	The guarantee and the contract ends wh	en the annuitant dies and the death benef	fit has been paid						
AVAILABLE FUNDS	34 Individual Funds – All asset classes – 6 Investment Solutions – 12 Portfolios (including 6 RI and 6 ETF) Some funds may be closed to new deposits and switches 27 Individual Funds – All asset classes – 6 Investment Solutions – 12 Portfolios (including 6 RI and 6 ETF) Some funds may be closed to new deposits and switches								
FEE OPTIONS	 → Fee Option A (No Load): No withdrawal fees regardless of when or how much you withdraw → Fee Option D (No Load – Advisor Chargeback): No withdrawal fees regardless of when or how much you withdraw. However, there is a commission chargeback for the advisor (3 years) → Fee Option E (No Load – Advisor Chargeback): No withdrawal fees regardless of when or how much you withdraw. However, there is a commission chargeback for the advisor (5 years) 								

Source: Desjardins internal analysis, November 2022. For more information about the Helios2 contract, refer to the Contract and Information Folder.

¹ Some conditions apply, including receipt of required documents (e.g., death certificate). The beneficiary must be named in the contract.

² If the beneficiary is not irrevocable or the beneficiary is not a person whose designation as such confers creditor protection, the investment may still be exempt from seizure in the event of bankruptcy under certain conditions.

Helios2[®] contract at a glance

MERs and additional quarantee fees

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Dis Gif - Follower Degarding Societies 239% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209% 209%	DFS GIF – Conservative	2.25%	1.90%	0.30%	0.65%	
15 GCT Closes 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,	DFS GIF – Moderate	2.30%	1.94%	0.35%	0.70%	
D. K. G. L. Moder-burn Growth 9,49% 9,59% 9,24% 0,25% 1,25% D. K. G. L. MODE 1,25% 1,25% 1,25% 1,25% D. K. G. L. F. Coverbruther - Dispatrion Sciolibria 2,24% 1,25% 1,25% 1,25% 1,25% D. K. G. L. F. Coverbruther - Dispatrion Sciolibria 2,24% 2,04% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25% 0,25%	DFS GIF – Balanced	2.35%	2.00%	0.50%	0.85%	
DESIGN 100% Equity 250% 220% 0,55% 130% 130% Reposabilist Intestinate Potatolic 107% 0,30% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00%	DFS GIF – Growth	2.39%	2.03%	0.50%	1.05%	
Responsible Investment Periodicise	DFS GIF – Maximum Growth	2.45%	2.13%	0.50%	1.35%	
DESIGN Conservative - Declaratins Socializaria	DFS GIF – 100% Equity	2.59%	2.24%	0.55%	1.35%	
Dis Gif — Movement — Despited in Societizaria 24.19% 2.02% 0.45% 0.95%	Responsible Investment Portfolios					
DESIGN Bearward Designatins Societies 2,49% 2,07% 0,45% 0,05% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1,5% 1	DFS GIF – Conservative – Desjardins SocieTerra	2.33%	1.97%	0.30%	0.90%	
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DES GIF - Maximum Growth - Deglardins Socialeria PES GIF - Miximum Growth - Deglardins Socialeria 2.58% - 2.29% 0.05% 1.25% DES GIF - 100% Equity - Deglardins Socialeria 2.71% 2.20% 0.05% 1.25% DES GIF - 100% Equity - Deglardins Wise ETF 2.71% 1.87% 0.05% 0.65% DES GIF - Concessative - Deglardins Wise ETF 2.21% 1.87% 0.05% 0.65% DES GIF - General Degrardins Wise ETF 2.21% 1.87% 0.05% 0.65% DES GIF - General Degrardins Wise ETF 2.22% 1.02% 0.05% 0.65% DES GIF - General Degrardins Wise ETF 2.23% 1.04% 0.05% 0.65% DES GIF - Maximum Growth - Deglardins Wise ETF 2.23% 2.00% 0.05% 1.15% DES GIF - Monthly Mixed ETF 2.25% 2.00% 0.05% 1.25% DES GIF - Monthly Mixed ETF 2.25% 0.05% 0.05% 1.25% DES GIF - Social Mixed ETF 2.25% 0.05% 0.05% 1.25% DES GIF - Monthly Mixed ETF 2.25% 0.05% 0.05% 0.05% 1.25% DES GIF - General Degrardins Wise ETF 2.25% 0.05% 0.05% 0.05% 0.05% DES GIF - General Mixed ETF 2.25% 0.05% 0.05% 0.05% 0.05% 0.05% DES GIF - General Mixed ETF 2.25% 0.05% 0.05% 0.05% 0.05% 0.05% DES GIF - General Mixed ETF 2.25% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05%	DFS GIF – Balanced – Desjardins SocieTerra	2.41%	2.07%	0.45%	0.95%	
1975 CIF - Nazamum Grandh - Despardins Sociations 2,58% 2,99% 0,55% 135% 1975 CIF - 100% Fourly - Despardins Sociations 2,71% 2,30% 0,60% 135% 1975 CIF - Fewer Income - Despardins Wise FTF 1,66% 1,37% 0,26% 0,56% 1975 CIF - Pewer Income - Despardins Wise FTF 2,24% 1,47% 0,30% 0,65% 1975 CIF - Pewer Income - Despardins Wise FTF 2,24% 1,47% 0,50% 0,85% 1975 CIF - Pewer Income - Despardins Wise FTF 2,24% 1,47% 0,50% 0,85% 1975 CIF - Despardins Wise FTF 2,29% 2,07% 0,50% 1,35% 1975 CIF - Despardins Wise FTF 2,29% 2,07% 0,50% 1,35% 1975 CIF - Despardins Wise FTF 2,29% 2,07% 0,50% 1,35% 1975 CIF - Maximum Grandh - Despardins Wise FTF 2,29% 2,07% 0,50% 1,35% 1975 CIF - Maximum Grandh - Despardins Wise FTF 2,29% 2,07% 0,50% 1,35% 1975 CIF - Maximum Grandh - Despardins Wise FTF 2,29% 2,10% 0,55% 1,35% 1975 CIF - Maximum Grandh - Despardins Wise FTF 2,29% 2,10% 0,50% 0,50% 0,50% 1975 CIF - Closed Indicated Blood - Despardins 2,00% 1,25% 0,20% 0,45% 0,20% 0,45% 1975 CIF - Classin Blood - Despardins 2,00% 1,25% 0,20% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0,45% 0		2.48%	2.12%	0.50%	1.15%	
DES GEF - DOWS, Equity → Desjardins SocieTera Wise EFF Portfolio DES GEF - Flave Income - Desjardins Wise ETF DES GEF - Flave Income - Desjardins Wise ETF 2 21% 1,67% 0,50% 0,65% DES GEF - Flave Income - Desjardins Wise ETF 2 21% 1,67% 0,50% 0,65% DES GEF - Flave Mise ETF 2 22% 2,01% 0,50% 1,15% DES GEF - Secretin - Despardins Wise ETF 2 22% 2,01% 0,50% 1,15% DES GEF - Horizon of Country - Desjardins Wise ETF 2 28% 2,01% 0,50% 1,15% DES GEF - Horizon of Growth - Despardins Wise ETF 2 45% 2,10% 0,55% 1,35% DES GEF - Horizon of Growth - Despardins Wise ETF 2 45% 2,10% 0,55% 1,35% DES GEF - Horizon of Growth - Despardins Wise ETF 2 45% 2,10% 0,55% 1,35% DES GEF - Money Market 1 107% 0,73% 0,15% 0,35% DES GEF - Money Market 1 107% 0,73% 0,15% 0,35% DES GEF - Money Market 2 50% 1,55% 0,45% 0,45% 0,95% DES GEF - Money Market 2 50% 1,55% 0,45% 0,45% 0,95% DES GEF - Candidate Rock DES GEF - Money Market 2 50% 1,55% 0,45% 0,45% 0,95% DES GEF - Despardins Bord - Despardins DES GEF - Money Market 2 50% 2,32% 0,45% 0,45% 0,95% DES GEF - Candidate Rock DES GEF - Gestal Rock DES GEF - Candidate Rock DES GEF - Gestal Rock DES GEF - Gestal Beautified in Southerfull 2 50% 2,25% 0,50% 0,50% 0,50% DES GEF - Gestal Beautified - Ferric Capital DES GEF - Gestal Beautified - Ferr	3				•	
Wise EFF Portfolios			•••••	•••••	•	
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Individual Funds Income					•	
DES GIF — Careadum Borned 1.07% 0.73% 0.15% 0.20%	, , ,	2.45%	2.10%	0.55%	1.35%	
DPS GIF - Money Market						
DPS GIF - Canadian Bond	INCOME					
DFS GIF – Global Tactical Bond − Desjardins BALANCED AND ASST ALLOCATION BALANCED AND ASST ALLOCATION DFS GIF − Devesified Income − Franklin Quotential* 2.66% 2.32% 0.45% N/A DFS GIF − Balanced Income − Franklin Quotential* 2.69% 2.34% 0.45% N/A DFS GIF − Canadian Balanced − Fidelity 2.70% 2.39% 0.50% N/A DFS GIF − Clobal Balanced − Fidelity 2.70% 2.39% 0.50% 1.05% DFS GIF − Global Balanced − Desjardins Societiers 2.70% 2.39% 0.50% 1.15% DFS GIF − Global Balanced − Desjardins Societiers 2.70% 2.30% 0.50% 1.15% DFS GIF − Canadian Balanced − Jaristowsky Fraser 2.51% 2.16% 0.45% 1.05% DFS GIF − Canadian Balanced − Fidelity 2.73% 2.31% 0.45% 1.55% DFS GIF − Canadian Balanced − Fidelity 2.73% 2.31% 0.45% 1.55% DFS GIF − Canadian Balanced − Fidelity 2.73% 2.31% 0.45% 1.55% DFS GIF − Canadian Balanced − Fidelity 2.73% 2.31% 0.45% 1.55% DFS GIF − Canadian Balanced − Fidelity 2.73% 2.31% 0.45% 1.55% DFS GIF − Canadian Balanced − Fidelity 2.73% 2.31% 0.45% 1.55% DFS GIF − Canadian Balanced − Fidelity 2.73% 2.31% 0.50% 1.35% DFS GIF − Canadian Balanced − Fidelity 2.73% 2.41% 0.50% 1.35% DFS GIF − Canadian Balanced − Fidelity 2.73% 2.41% 0.50% 1.35% DFS GIF − Global Balanced − Fidelity 2.73% 2.41% 0.50% 1.35% DFS GIF − Global Balanced − Fidelity 2.71% 2.39% 0.55% 1.35% DFS GIF − Growth And Income − NEI* 2.73% 2.41% 0.50% 1.35% DFS GIF − Growth RS − NEI Select* 2.71% 2.39% 0.55% 1.35% DFS GIF − Growth RS − NEI Select* 2.71% 2.39% 0.55% 1.35% DFS GIF − Growth Franklin Quotential* 2.83% 2.52% 0.50% 1.35% DFS GIF − Canadian Dividend − NEI* 2.73% 2.40% 0.50% 1.35% DFS GIF − Canadian Equity − Besjardins 2.57% 2.20% 0.60% 1.35% DFS GIF − Canadian Equity − Besjardins 2.57% 2.20% 0.60% 1.35% DFS GIF − Canadian Equity − MEI* 2.79% 2.40% 0.60% 1.35% DFS GIF − Canadian Equity − Besjardins 2.57% 2.20% 0.60% 1.35% DFS GIF − Canadian Equity − Besjardins 2.69% 2.39% 0.60% 1.35% DFS GIF − Canadian Equity − Besjardins 2.69% 2.39% 0.55% 1.35% DFS GIF − Canadian Equity − Desjardins 2.69% 2.39% 0.55% 1.35% D	DFS GIF – Money Market	1.07%	0.73%	0.15%	0.30%	
BALANCED AND ASSET ALLOCATION DFS GIF - Diversified Income - Frankin Quotential* 2.66% 2.32% 0.45% N/A DFS GIF - Balanced Income - Frankin Quotential* 2.69% 2.34% 0.50% N/A DFS GIF - Canadian Balanced - Fidelity 2.70% 2.35% 0.50% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.	DFS GIF – Canadian Bond	1.69%	1.35%	0.20%	0.45%	
DPS GIF – Diversified Income – Franklin Quotential* 2.69% 2.32% 0.45% N/A DPS GIF – Balanced Income – Franklin Quotential* 2.69% 2.34% 0.45% N/A DPS GIF – Cernadian Balanced – Franklin Quotential* 2.70% 2.35% 0.50% N/A DPS GIF – US. Monthly Income – Fidelity 2.73% 2.39% 0.50% 1.05% DPS GIF – US. Monthly Income – Fidelity 2.73% 2.39% 0.50% 1.05% DPS GIF – Global Balanced – Desjardins Societierva 2.70% 2.36% 0.50% 1.15% DPS GIF – Global Balanced – Jarislowsky Fraser 2.51% 2.16% 0.45% 1.05% DPS GIF – Global Balanced – Fran Capital 2.41% 0.45% 1.15% DPS GIF – Canadian Balanced – Fran Capital 2.41% 2.73% 2.37% 0.45% N/A DPS GIF – Canadian Balanced – Fran Capital 2.41% 0.50% 1.15% DPS GIF – Canadian Balanced – Cl 2.48% 2.14% 0.50% 1.35% DPS GIF – Canadian Balanced – Cl 2.48% 2.14% 0.50% 1.35% DPS GIF – Canadian Income and Growth – Cl 2.56% 2.24% 0.50% 1.35% DPS GIF – Canadian Income and Growth – Cl 2.56% 2.24% 0.50% 1.35% DPS GIF – Grandian Balanced Growth – Cl 2.56% 2.24% 0.50% 1.35% DPS GIF – Growth Balanced Growth – Desjardins 2.273% 2.41% 0.55% 1.35% DPS GIF – Growth Balanced Growth – Cl 2.56% 2.24% 0.50% 1.35% DPS GIF – Growth Balanced Growth – Cl 2.56% 2.24% 0.50% 1.35% DPS GIF – Growth Balanced Growth – Cl 2.56% 2.24% 0.50% 1.35% DPS GIF – Growth Balanced Growth – Cl 2.56% 2.24% 0.50% 1.35% DPS GIF – Growth Balanced Growth – Cl 2.56% 2.24% 0.50% 1.35% DPS GIF – Growth Balanced Growth – Cl 2.56% 0.50% 1.35% DPS GIF – Growth Balanced Growth – Cl 2.56% 0.50% 1.35% DPS GIF – Growth Balanced Growth – Cl 2.56% 0.50% 1.35% DPS GIF – Growth Balanced Growth – Cl 2.56% 0.50% 1.35% DPS GIF – Growth Balanced Growth – Cl 2.56% 0.50% 1.35% DPS GIF – Growth Balanced Growth – Cl 2.56% 0.50% 1.35% DPS GIF – Grandian Equity – Desjardins 0.50% 1.35% DPS GIF – Canadian Equity – Desjardins 0.50% 1.35% DPS GIF – Canadian Equity – Fidelity True North* 0.293% 0.50% 0.60% 1.35% DPS GIF – Canadian Equity – Fidelity True North* 0.293% 0.60% 0.60% 1.35% DPS GIF – Canadian Equity – Fidelity True North* 0.293% 0.60% 0.60% 1.35% DPS GIF –	DFS GIF – Global Tactical Bond – Desjardins	2.06%	1.75%	0.45%	0.95%	
DFS GIF - Balanced Income - Franklin Quotantial* 2.69% 2.34% 0.45% N/A DFS GIF - Canadian Balanced - Fidelity 2.70% 2.35% 0.50% N/A DFS GIF - U.S. Monthly Income - Fidelity 2.73% 2.39% 0.50% 1.05% DFS GIF - Global Balanced - Desjardins Socialeran 2.70% 2.36% 0.50% 1.15% DFS GIF - Global Balanced - Jarislowsky Fraser 2.51% 2.16% 0.45% 1.15% DFS GIF - Global Balanced - Fiser Capital 2.41% 2.07% 0.45% 1.15% DFS GIF - Balanced Growth - Franklin Quotential* 2.73% 2.37% 0.45% N/A DFS GIF - Canadian Balanced - Cl 2.48% 2.14% 0.50% 1.15% DFS GIF - Canadian Balanced Growth - Cl 2.56% 2.24% 0.50% 1.15% DFS GIF - Global Balanced Growth - Desjardins 2.66% 2.24% 0.50% 1.15% DFS GIF - Global Balanced Growth - Desjardins 2.69% 2.47% 0.55% 1.15% DFS GIF - Global Balanced Growth - Desjardins 2.69% 2.24% 0.50% 1.35% </td <td>BALANCED AND ASSET ALLOCATION</td> <td></td> <td></td> <td></td> <td></td>	BALANCED AND ASSET ALLOCATION					
DFS GIF - Canadian Balanced - Fidelity 2.70% 2.35% 0.50% N/A DFS GIF - U.S. Monthly Income - Fidelity 2.73% 2.99% 0.50% 1.05% DFS GIF - Global Balanced - Desigardins Societera 2.70% 2.36% 0.50% 1.15% DFS GIF - Global Balanced - Jerislowsky Fraser 2.51% 2.16% 0.45% 1.15% DFS GIF - Canadian Balanced - Fiera Capital 2.41% 2.07% 0.45% N/A DFS GIF - Canadian Balanced - Fiera Capital 2.41% 2.07% 0.45% N/A DFS GIF - Canadian Balanced - Cl 2.48% 2.14% 0.50% 1.15% DFS GIF - Canadian Balanced - Cl 2.47% 2.12% 0.50% 1.15% DFS GIF - Global Balanced Growth - Desigratins 2.86% 2.24% 0.50% 1.35% DFS GIF - Growth and Income - NEI* 2.71% 2.39% 0.55% 1.35% DFS GIF - Growth RS - NEI Select* 2.71% 2.39% 0.50% N/A CANADIAN EQUITY 2.60 0.50% 1.35% DFS GIF - Dividend Income - Desigratins <td< td=""><td>DFS GIF – Diversified Income – Franklin Quotential*</td><td>2.66%</td><td>2.32%</td><td>0.45%</td><td>N/A</td></td<>	DFS GIF – Diversified Income – Franklin Quotential*	2.66%	2.32%	0.45%	N/A	
DFS GIF - US. Monthly Income - Fidelity 2.73% 2.39% 0.50% 1.05% DFS GIF - Global Balanced - Despiratins SocieTerra 2.70% 2.36% 0.50% 1.15% DFS GIF - Global Balanced - Jerisdowsky Fraser 2.51% 2.16% 0.45% 1.05% DFS GIF - Canadian Balanced - Fiera Capital 2.41% 2.07% 0.45% 1.15% DFS GIF - Balanced Growth - Franklin Quotential* 2.73% 2.37% 0.45% N./A DFS GIF - Canadian Asset Allocation - Cl 2.48% 2.14% 0.50% 1.35% DFS GIF - Canadian Balanced Growth - Cl 2.56% 2.24% 0.50% 1.35% DFS GIF - Canadian Income and Growth - Desjardins 2.82% 2.47% 0.50% 1.35% DFS GIF - Growth and Income - NEI* 2.73% 2.41% 0.50% 1.35% DFS GIF - Growth RS - NEI Select* 2.71% 2.39% 0.55% 1.35% DFS GIF - Growth - Franklin Quotential* 2.83% 2.52% 0.50% 1.35% DFS GIF - Canadian Equity - Fee 2.27% 2.0% 0.50% 1.35% <tr< td=""><td>DFS GIF – Balanced Income – Franklin Quotential*</td><td>2.69%</td><td>2.34%</td><td>0.45%</td><td>N/A</td></tr<>	DFS GIF – Balanced Income – Franklin Quotential*	2.69%	2.34%	0.45%	N/A	
DFS GIF - Global Balanced - Desjardins SocieTerra 2.70% 2.36% 0.50% 1.15% DFS GIF - Global Balanced - Jarislowsky Fraser 2.51% 2.16% 0.45% 1.05% DFS GIF - Canadian Balanced - Fiera Capital 2.41% 2.07% 0.45% N.// DFS GIF - Balanced Growth - Frenklin Quotential* 2.73% 2.37% 0.45% N.// DFS GIF - Canadian Asset Allocation - CI 2.48% 2.14% 0.50% 1.35% DFS GIF - Canadian Balanced - CI 2.47% 2.12% 0.50% 1.35% DFS GIF - Global Balanced Growth - Desjardins 2.82% 2.47% 0.55% 1.35% DFS GIF - Global Balanced Growth - Desjardins 2.82% 2.47% 0.55% 1.35% DFS GIF - Growth Roll Income and Growth - Desjardins 2.83% 2.59% 0.50% 1.35% DFS GIF - Global Balanced Growth - Desjardins 2.83% 2.59% 0.50% 1.35% DFS GIF - Global Equity - MET 2.71% 2.39% 0.50% 1.35% DFS GIF - Growth Roll Income - NEI* 2.71% 2.89% 0.50% 1.35% <td>DFS GIF – Canadian Balanced – Fidelity</td> <td>2.70%</td> <td>2.35%</td> <td>0.50%</td> <td>N/A</td>	DFS GIF – Canadian Balanced – Fidelity	2.70%	2.35%	0.50%	N/A	
DFS GIF - Global Balanced - Jarislowsky Fraser 2.51% 2.16% 0.45% 1.05% DFS GIF - Caradian Balanced - Fiera Capital 2.41% 2.07% 0.45% 1.15% DFS GIF - Balanced Growth - Franklin Quotential* 2.73% 2.37% 0.45% N/A DFS GIF - Canadian Asset Allocation - Cl 2.48% 2.14% 0.50% 1.35% DFS GIF - Canadian Balanced - Cl 2.47% 2.12% 0.50% 1.35% DFS GIF - Gradian Income and Growth - Cl 2.56% 2.24% 0.50% 1.35% DFS GIF - Growth and Income and Growth - Desjardins 2.82% 2.47% 0.55% 1.35% DFS GIF - Growth and Income - NEI* 2.73% 2.41% 0.50% 1.35% DFS GIF - Growth RS - NEI Select* 2.71% 2.39% 0.55% 1.35% DFS GIF - Growth RS - NEI Select* 2.71% 2.39% 0.50% N/A CANADIAN EQUITY 2.83% 2.52% 0.50% 1.35% DFS GIF - Canadian Equity - Desjardins 2.40% 2.08% 0.50% 1.35% DFS GIF - Canadian Equity	DFS GIF – U.S. Monthly Income – Fidelity	2.73%	2.39%	0.50%	1.05%	
DFS GIF - Global Balanced - Jarislowsky Fraser 2.51% 2.16% 0.45% 1.05% DFS GIF - Canadian Balanced - Firer Capital 2.41% 2.07% 0.45% 1.15% DFS GIF - Canadian Balanced - Firer Capital 2.73% 2.37% 0.45% N/A DFS GIF - Canadian Garowth - Franklin Quotential* 2.73% 2.37% 0.50% 1.35% DFS GIF - Canadian Balanced - CI 2.47% 2.12% 0.50% 1.35% DFS GIF - Canadian Income and Growth - CI 2.56% 2.24% 0.50% 1.35% DFS GIF - Global Balanced Growth - Desjardins 2.82% 2.47% 0.55% 1.35% DFS GIF - Growth and Income - NEI* 2.73% 2.41% 0.50% 1.35% DFS GIF - Growth RS - NEI Select* 2.71% 2.93% 0.55% 1.35% DFS GIF - Growth RS - NEI Select* 2.71% 2.93% 0.50% N/A CANADIAN EQUITY 2.83% 2.52% 0.50% 1.35% DFS GIF - Canadian Equity - Desjardins 2.40% 2.08% 0.50% 1.35% DFS GIF - Canadian Equity -	DFS GIF - Global Balanced - Desjardins SocieTerra	2.70%	2.36%	0.50%	1.15%	
DFS GIF - Canadian Balanced - Fiera Capital 2.41% 2.07% 0.45% 1.15% DFS GIF - Balanced Growth - Franklin Quotential* 2.73% 2.37% 0.45% N/A DFS GIF - Canadian Asset Allocation - CI 2.48% 2.14% 0.50% 1.35% DFS GIF - Canadian Balanced - CI 2.47% 2.12% 0.50% 1.15% DFS GIF - Canadian Income and Growth - CI 2.56% 2.24% 0.50% 1.35% DFS GIF - Global Balanced Growth - Desjardins 2.82% 2.47% 0.55% 1.35% DFS GIF - Growth and Income - NEI* 2.73% 2.41% 0.50% 1.35% DFS GIF - Growth - Franklin Quotential* 2.83% 2.52% 0.50% 1.35% DFS GIF - Growth - Franklin Quotential* 2.83% 2.52% 0.50% 1.35% DFS GIF - Growth - Franklin Quotential* 2.40% 2.08% 0.50% 1.35% DFS GIF - Growth - Franklin Quotential* 2.40% 2.08% 0.50% 1.35% DFS GIF - Growth - Franklin Bisett* 2.40% 2.08% 0.50% 1.35% DFS	-	2.51%	2.16%	0.45%	1.05%	
DFS GIF - Balanced Growth - Franklin Quotential* 2.73% 2.37% 0.45% N/A DFS GIF - Canadian Asset Allocation - CI 2.48% 2.14% 0.50% 1.35% DFS GIF - Canadian Balanced - CI 2.47% 2.12% 0.50% 1.15% DFS GIF - Canadian Income and Growth - CI 2.56% 2.24% 0.50% 1.35% DFS GIF - Global Balanced Growth - Desjardins 2.82% 2.47% 0.55% 1.35% DFS GIF - Growth and Income - NEI* 2.73% 2.41% 0.50% 1.35% DFS GIF - Growth RS - NEI Select* 2.73% 2.39% 0.55% 1.35% DFS GIF - Growth RS - NEI Select* 2.73% 2.80% 0.50% N/A CANADIAN EQUITY 2.60% 2.08% 0.50% 1.35% DFS GIF - Dividend Income - Desjardins 2.40% 2.08% 0.50% 1.35% DFS GIF - Canadian Equity - Desjardins 2.57% 2.20% 0.60% 1.35% DFS GIF - Canadian Equity - Fidelity True North* 2.93% 2.61% 0.65% 1.35% DFS GIF - Canadian Equity - Finalk	······································		•••••	•••••	•	
DFS GIF - Canadian Asset Allocation - CI 2.48% 2.14% 0.50% 1.35% DFS GIF - Canadian Balanced - CI 2.47% 2.12% 0.50% 1.15% DFS GIF - Canadian Income and Growth - CI 2.56% 2.24% 0.50% 1.35% DFS GIF - Global Balanced Growth - Desjardins 2.82% 2.47% 0.50% 1.35% DFS GIF - Growth and Income - NEI* 2.73% 2.41% 0.50% 1.35% DFS GIF - Growth RS - NEI Select* 2.71% 2.39% 0.55% 1.35% DFS GIF - Growth F - Franklin Quotential* 2.83% 2.52% 0.50% N/A CANADIAN EQUITY DFS GIF - Dividend Income - Desjardins 2.40% 2.08% 0.50% 1.35% DFS GIF - Canadian Dividend - NEI* 2.71% 2.40% 0.50% 1.35% DFS GIF - Canadian Equity - Desjardins 2.57% 2.20% 0.60% 1.35% DFS GIF - Canadian Equity - Franklin Bissett* 2.75% 2.23% 0.60% 1.35% DFS GIF - Canadian Equity - Franklin Bissett* 2.75% 2.43%	······································	······································			•	
DFS GIF - Canadian Balanced - CI 2.47% 2.12% 0.50% 1.15% DFS GIF - Canadian Income and Growth - CI 2.56% 2.24% 0.50% 1.35% DFS GIF - Global Balanced Growth - Desjardins 2.82% 2.47% 0.55% 1.35% DFS GIF - Growth and Income - NEI* 2.73% 2.41% 0.50% 1.35% DFS GIF - Growth RS - NEI Select* 2.71% 2.39% 0.55% 1.35% DFS GIF - Growth - Franklin Quotential* 2.83% 2.52% 0.50% N/A CANADIAN EQUITY DFS GIF - Dividend Income - Desjardins 2.40% 2.08% 0.50% 1.35% DFS GIF - Canadian Dividend - NEI* 2.77% 2.20% 0.50% 1.35% DFS GIF - Canadian Dividend - NEI* 2.57% 2.20% 0.60% 1.35% DFS GIF - Canadian Equity - Desjardins 2.57% 2.20% 0.60% 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% 2.43% 0.60%					•	
DFS GIF - Canadian Income and Growth - CI 2.56% 2.24% 0.50% 1.35% DFS GIF - Global Balanced Growth - Desjardins 2.82% 2.47% 0.55% 1.35% DFS GIF - Growth and Income - NEI* 2.73% 2.41% 0.50% 1.35% DFS GIF - Growth RS - NEI Select* 2.71% 2.39% 0.55% 1.35% DFS GIF - Growth - Franklin Quotential* 2.83% 2.52% 0.50% N/A CANADIAN EQUITY DFS GIF - Dividend Income - Desjardins 2.40% 2.08% 0.50% 1.35% DFS GIF - Canadian Dividend - NEI* 2.71% 2.40% 0.50% 1.35% DFS GIF - Canadian Equity - Desjardins 2.57% 2.20% 0.60% 1.35% DFS GIF - Canadian Equity - Jarislowsky Fraser 2.66% 2.35% 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% 2.43% 0.60% N/A DFS GIF - Small Cap - Franklin Bissett* 3.00% 2.72%					•	
DFS GIF - Global Balanced Growth - Desjardins 2.82% 2.47% 0.55% 1.35% DFS GIF - Growth and Income - NEI* 2.73% 2.41% 0.50% 1.35% DFS GIF - Growth RS - NEI Select* 2.71% 2.39% 0.55% 1.35% DFS GIF - Growth - Franklin Quotential* 2.83% 2.52% 0.50% N/A CANADIAN EQUITY UPS GIF - Dividend Income - Desjardins 2.40% 2.08% 0.50% 1.35% DFS GIF - Canadian Dividend - NEI* 2.71% 2.40% 0.50% 1.35% DFS GIF - Canadian Equity - Desjardins 2.57% 2.40% 0.50% 1.35% DFS GIF - Canadian Equity - Jarislowsky Fraser 2.66% 2.35% 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% 2.43% 0.60% 1.35% DFS GIF - Canadian Small Cap Equity - NEI* 3.02% 2.72% 0.60% N/A DFS GI		······································			•	
DFS GIF - Growth and Income - NEI* 2.73% 2.41% 0.50% 1.35% DFS GIF - Growth RS - NEI Select* 2.71% 2.39% 0.55% 1.35% DFS GIF - Growth - Franklin Quotential* 2.83% 2.52% 0.50% N/A CAMADIAN EQUITY UPS GIF - Dividend Income - Desjardins 2.40% 2.08% 0.50% 1.35% DFS GIF - Canadian Dividend - NEI* 2.71% 2.40% 0.50% 1.35% DFS GIF - Canadian Equity - Desjardins 2.57% 2.20% 0.60% 1.35% DFS GIF - Canadian Equity - Jarislowsky Fraser 2.66% 2.35% 0.65% 1.35% DFS GIF - Canadian Equity - Franklin Bissett* 2.93% 2.61% 0.65% 1.35% DFS GIF - Canadian Equity - Franklin Bissett* 2.75% 2.43% 0.60% N/A DFS GIF - Canadian Small Cap Equity - NEI* 3.02% 2.72% 0.60% N/A DFS GIF - Small Cap - Franklin Bissett* 2.67% 2.34% 0.60% N/A DFS GIF - American Equity - MFS 2.67% 2.34%					•	
DFS GIF - Growth RS - NEI Select* 2.71% 2.39% 0.55% 1.35% DFS GIF - Growth - Franklin Quotential* 2.83% 2.52% 0.50% N/A CANADIAN EQUITY DFS GIF - Dividend Income - Desjardins 2.40% 2.08% 0.50% 1.35% DFS GIF - Canadian Dividend - NEI* 2.71% 2.40% 0.50% 1.35% DFS GIF - Canadian Equity - Desjardins 2.57% 2.20% 0.60% 1.35% DFS GIF - Canadian Equity - Jarislowsky Fraser 2.66% 2.35% 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% 2.43% 0.60% 1.35% DFS GIF - Canadian Small Cap Equity - NEI* 3.02% 2.72% 0.60% N/A DFS GIF - Small Cap - Franklin Bissett* 3.10% 2.84% 0.60% N/A DFS GIF - American Equity - MFS 2.67% 2.34% 0.55% 1.35% DFS GIF - American Equity Value - Desjardins 2.6		······································			•	
DFS GIF - Growth - Franklin Quotential* 2.83% 2.52% 0.50% N/A CANADIAN EQUITY DFS GIF - Dividend Income - Desjardins 2.40% 2.08% 0.50% 1.35% DFS GIF - Canadian Dividend - NEI* 2.71% 2.40% 0.50% 1.35% DFS GIF - Canadian Equity - Desjardins 2.57% 2.20% 0.60% 1.35% DFS GIF - Canadian Equity - Jarislowsky Fraser 2.66% 2.35% 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% 2.43% 0.60% 1.35% DFS GIF - Canadian Small Cap Equity - NEI* 3.02% 2.72% 0.60% N/A DFS GIF - Small Cap - Franklin Bissett* 3.10% 2.84% 0.60% N/A PFOREIGN EQUITY DFS GIF - American Equity - MFS 2.67% 2.34% 0.55% 1.35% DFS GIF - American Equity Value - Desjardins 2.69% 2.37% 0.60% 1.35% DFS GIF - Global Equity - Desjardins 2.63% 2.32		······································			•····	
CANADIAN EQUITY DFS GIF - Dividend Income - Desjardins 2.40% 2.08% 0.50% 1.35% DFS GIF - Canadian Dividend - NEI* 2.71% 2.40% 0.50% 1.35% DFS GIF - Canadian Equity - Desjardins 2.57% 2.20% 0.60% 1.35% DFS GIF - Canadian Equity - Jarislowsky Fraser 2.66% 2.35% 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% 2.43% 0.60% 1.35% DFS GIF - Canadian Small Cap Equity - NEI* 3.02% 2.72% 0.60% N/A DFS GIF - Small Cap - Franklin Bissett* 3.10% 2.84% 0.60% N/A FOREIGN EQUITY DFS GIF - American Equity - MFS 2.67% 2.34% 0.55% 1.35% DFS GIF - Global Dividend - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - MFS <td< td=""><td></td><td></td><td>•••••</td><td>•••••</td><td>•</td></td<>			•••••	•••••	•	
DFS GIF - Dividend Income - Desjardins 2.40% 2.08% 0.50% 1.35% DFS GIF - Canadian Dividend - NEI* 2.71% 2.40% 0.50% 1.35% DFS GIF - Canadian Equity - Desjardins 2.57% 2.20% 0.60% 1.35% DFS GIF - Canadian Equity - Jarislowsky Fraser 2.66% 2.35% 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% 2.43% 0.60% 1.35% DFS GIF - Canadian Small Cap Equity - NEI* 3.02% 2.72% 0.60% N/A DFS GIF - Small Cap - Franklin Bissett* 3.10% 2.84% 0.60% N/A FOREIGN EQUITY DFS GIF - American Equity - MFS 2.67% 2.34% 0.55% 1.35% DFS GIF - American Equity Value - Desjardins 2.69% 2.37% 0.60% 1.35% DFS GIF - Global Equity - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity - MFS 2.67%		2.83%	2.52%	0.50%	N/A	
DFS GIF - Canadian Dividend - NEI* 2.71% 2.40% 0.50% 1.35% DFS GIF - Canadian Equity - Desjardins 2.57% 2.20% 0.60% 1.35% DFS GIF - Canadian Equity - Jarislowsky Fraser 2.66% 2.35% 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% 2.43% 0.60% 1.35% DFS GIF - Canadian Small Cap Equity - NEI* 3.02% 2.72% 0.60% N/A DFS GIF - Canadian Small Cap Equity - NEI* 3.00% 2.84% 0.60% N/A DFS GIF - Canadian Equity - Franklin Bissett* 3.10% 2.84% 0.60% N/A DFS GIF - Canadian Equity - MFS 2.67% 2.34% 0.60% N/A DFS GIF - American Equity - MFS 2.67% 2.34% 0.55% 1.35% DFS GIF - Global Dividend - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity Growth - Desjardins 2.87% 2.53%						
DFS GIF - Canadian Equity - Desjardins 2.57% 2.20% 0.60% 1.35% DFS GIF - Canadian Equity - Jarislowsky Fraser 2.66% 2.35% 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% 2.43% 0.60% 1.35% DFS GIF - Canadian Small Cap Equity - NEI* 3.02% 2.72% 0.60% N/A DFS GIF - Small Cap - Franklin Bissett* 3.10% 2.84% 0.60% N/A FOREIGN EQUITY DFS GIF - American Equity - MFS 2.67% 2.34% 0.55% 1.35% DFS GIF - American Equity Value - Desjardins 2.67% 2.37% 0.60% 1.35% DFS GIF - Global Dividend - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity - MFS 2.87% 2.53% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% <td< td=""><td>-</td><td></td><td></td><td></td><td>•</td></td<>	-				•	
DFS GIF - Canadian Equity - Jarislowsky Fraser 2.66% 2.35% 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% 2.43% 0.60% 1.35% DFS GIF - Canadian Small Cap Equity - NEI* 3.02% 2.72% 0.60% N/A DFS GIF - Small Cap - Franklin Bissett* 3.10% 2.84% 0.60% N/A FOREIGN EQUITY DFS GIF - American Equity - MFS 2.67% 2.34% 0.55% 1.35% DFS GIF - American Equity Value - Desjardins 2.69% 2.37% 0.60% 1.35% DFS GIF - Global Dividend - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - Desjardins 2.63% 2.32% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity Growth - Desjardins 2.87% 2.53% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% 2.65% 0.60% 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% 2.43% 0.60% 1.35% DFS GIF - Canadian Small Cap Equity - NEI* 3.02% 2.72% 0.60% N/A DFS GIF - Small Cap - Franklin Bissett* 3.10% 2.84% 0.60% N/A FOREIGN EQUITY DFS GIF - American Equity - MFS 2.67% 2.34% 0.55% 1.35% DFS GIF - American Equity Value - Desjardins 2.69% 2.37% 0.60% 1.35% DFS GIF - Global Dividend - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - Desjardins 2.63% 2.32% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity Growth - Desjardins 2.67% 2.36% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% 2.65% 0.60% 1.35%		2.57%	2.20%	0.60%	1.35%	
DFS GIF - Canadian Equity - Franklin Bissett* 2.75% 2.43% 0.60% 1.35% DFS GIF - Canadian Small Cap Equity - NEI* 3.02% 2.72% 0.60% N/A DFS GIF - Small Cap - Franklin Bissett* 3.10% 2.84% 0.60% N/A FOREIGN EQUITY DFS GIF - American Equity - MFS 2.67% 2.34% 0.55% 1.35% DFS GIF - American Equity Value - Desjardins 2.69% 2.37% 0.60% 1.35% DFS GIF - Global Dividend - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - Desjardins 2.63% 2.32% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity Growth - Desjardins 2.87% 2.53% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% 2.65% 0.60% 1.35%	DFS GIF – Canadian Equity – Jarislowsky Fraser	2.66%	2.35%	0.65%	1.35%	
DFS GIF - Canadian Small Cap Equity - NEI* 3.02% 2.72% 0.60% N/A DFS GIF - Small Cap - Franklin Bissett* 3.10% 2.84% 0.60% N/A FOREIGN EQUITY DFS GIF - American Equity - MFS 2.67% 2.34% 0.55% 1.35% DFS GIF - American Equity Value - Desjardins 2.69% 2.37% 0.60% 1.35% DFS GIF - Global Dividend - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - Desjardins 2.63% 2.32% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity Growth - Desjardins 2.87% 2.53% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% 2.65% 0.60% 1.35%	DFS GIF – Canadian Equity – Fidelity True North®	2.93%	2.61%	0.65%	1.35%	
DFS GIF - Small Cap - Franklin Bissett* 3.10% 2.84% 0.60% N/A FOREIGN EQUITY DFS GIF - American Equity - MFS 2.67% 2.34% 0.55% 1.35% DFS GIF - American Equity Value - Desjardins 2.69% 2.37% 0.60% 1.35% DFS GIF - Global Dividend - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - Desjardins 2.63% 2.32% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity Growth - Desjardins 2.87% 2.53% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% 2.65% 0.60% 1.35%	DFS GIF – Canadian Equity – Franklin Bissett*	2.75%	2.43%	0.60%	1.35%	
FOREIGN EQUITY DFS GIF - American Equity - MFS 2.67% 2.34% 0.55% 1.35% DFS GIF - American Equity Value - Desjardins 2.69% 2.37% 0.60% 1.35% DFS GIF - Global Dividend - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - Desjardins 2.63% 2.32% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity Growth - Desjardins 2.87% 2.53% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% 2.65% 0.60% 1.35%	DFS GIF – Canadian Small Cap Equity – NEI*	3.02%	2.72%	0.60%	N/A	
DFS GIF – American Equity – MFS 2.67% 2.34% 0.55% 1.35% DFS GIF – American Equity Value – Desjardins 2.69% 2.37% 0.60% 1.35% DFS GIF – Global Dividend – Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF – Global Equity – Desjardins 2.63% 2.32% 0.55% 1.35% DFS GIF – Global Equity – MFS 2.67% 2.36% 0.60% 1.35% DFS GIF – Global Equity Growth – Desjardins 2.87% 2.53% 0.60% 1.35% DFS GIF – International Equity – MFS 2.94% 2.65% 0.60% 1.35%	DFS GIF – Small Cap – Franklin Bissett*	3.10%	2.84%	0.60%	N/A	
DFS GIF - American Equity Value - Desjardins 2.69% 2.37% 0.60% 1.35% DFS GIF - Global Dividend - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - Desjardins 2.63% 2.32% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity Growth - Desjardins 2.87% 2.53% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% 2.65% 0.60% 1.35%	FOREIGN EQUITY					
DFS GIF - American Equity Value - Desjardins 2.69% 2.37% 0.60% 1.35% DFS GIF - Global Dividend - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - Desjardins 2.63% 2.32% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity Growth - Desjardins 2.87% 2.53% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% 2.65% 0.60% 1.35%	DFS GIF – American Equity – MFS	2.67%	2.34%	0.55%	1.35%	
DFS GIF - Global Dividend - Desjardins 2.67% 2.35% 0.55% 1.35% DFS GIF - Global Equity - Desjardins 2.63% 2.32% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity Growth - Desjardins 2.87% 2.53% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% 2.65% 0.60% 1.35%			•••••		•	
DFS GIF - Global Equity - Desjardins 2.63% 2.32% 0.55% 1.35% DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity Growth - Desjardins 2.87% 2.53% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% 2.65% 0.60% 1.35%					•	
DFS GIF - Global Equity - MFS 2.67% 2.36% 0.60% 1.35% DFS GIF - Global Equity Growth - Desjardins 2.87% 2.53% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% 2.65% 0.60% 1.35%			······		•	
DFS GIF - Global Equity Growth - Desjardins 2.87% 2.53% 0.60% 1.35% DFS GIF - International Equity - MFS 2.94% 2.65% 0.60% 1.35%					•	
DFS GIF – International Equity – MFS 2.94% 2.65% 0.60% 1.35%		••••••	•••••	•••••	•	
					•	
3.00 a 10 a	DFS GIF – International Equity – MFS DFS GIF – International Equity Growth – Desjardins	2.94%	2.65% 2.45%	0.60%	1.35%	

Helios2[®] contract at a glance

Charges and sales commissions

OPTION D, SERIES 6 AND SERIES 8: NO FEES CHARGEBACK OF THE SALES COMMISSION IF A SURRENDER OCCURS WITHIN 36 MONTHS OF THE DEPOSIT

монтн	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%

OPTION E, SERIES 6 AND SERIES 8: NO FEES CHARGEBACK OF THE SALES COMMISSION IF A SURRENDER OCCURS WITHIN 60 MONTHS OF THE DEPOSIT

монтн	CHARGEBACK RATE	монтн	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%

COMPENSATION SERIES 6 AND SERIES 8	OPTION A %	(OPTION D %		OPTION E %			
Investment Solutions								
Commission	N/A		3.50			5.00		
Trailer	1.00%	Year 2 to 4: Thereafter:		0.50 1.00	Year 2 to 7: Thereafter:		0.50 1.00	
Responsible Investment Portfolios								
Commission	N/A		3.50			5.00		
Trailer	1.00	Year 2 to 4: Thereafter:		0.50 1.00	Year 2 to 7: Thereafter:		0.50 1.00	
Wise ETF Portfolios								
Commission	N/A		3.50			5.00		
Trailer	0.50 - 1.00	Year 2 to 4: Thereafter:		0.15 - 0.50 0.50 - 1.00	Year 2 to 7: Thereafter:		0.15 - 0.50 0.50 - 1.00	
Individual Funds								
Income category								
Commission	N/A		3.50			5.00		
Trailer	0.25 - 0.50	Year 2 to 4: Thereafter:		0.00 - 0.15 0.25 - 0.50	Year 2 to 7: Thereafter:		0.00 - 0.15 0.25 - 0.50	
Balanced and asset allocation category								
Commission	N/A		3.50			5.00		
Trailer	1.00	Year 2 to 4: Thereafter:		0.50 1.00	Year 2 to 7: Thereafter:		0.50 1.00	
Canadian equity category					•			
Commission	N/A		3.50			5.00		
Trailer	1.00	Year 2 to 4: Thereafter:		0.50 1.00	Year 2 to 7: Thereafter:		0.50 1.00	
Foreign equity category								
Commission	N/A		3.50			5.00		
Trailer	1.00	Year 2 to 4: Thereafter:		0.50 1.00	Year 2 to 7: Thereafter:		0.50 1.00	

