IMPORTANT Rates are presented for illustrative purposes only and do not represent a guarantee of the capital gains or losses that will be allocated to contract owners on their tax slips. Although the rates presented are not estimates, they may not provide an accurate representation of a contract owner's situation, particularly if the contract owner made surrenders/withdrawals during the year (including surrenders/withdrawals performed by us to cover additional fees related to certain guarantees).

Name of fund Dividend Income Capital Gains Capital Losses DFS GIF - Conservative DFS GIF - Moderate DFS GIF - Moderate DFS GIF - Maximum Growth DFS GIF - Maximum Growth - Desjardins Sustainable DFS GIF - Maximum Growth - Desjardins Sustainable DFS GIF - Maximum Growth - Desjardins Sustainable DFS GIF - Hows Equity - Desjardins Sustainable DFS GIF - Hows Equity - Desjardins Was ETF DFS GIF - Despardins Wise ETF DFS GIF - Despardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Jown Despardins Wise ETF DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Global Balanced - Fleelity DFS GIF - Global Balanced - Fleelity DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Balanced		Series 1 (Millennia III Contract - First Edition and New Era)		
Dividend Income Capital Cains Capital Losses DFS GIF - Conservative DFS GIF - Moderate DFS GIF - Balanced DFS GIF - Growth DFS GIF - Crowth DFS GIF - Crowth DFS GIF - Crowth DFS GIF - Crowth DFS GIF - Owservative - Desjardins Sustainable DFS GIF - Dowservative - Desjardins Sustainable DFS GIF - Moderate - Desjardins Sustainable DFS GIF - Moderate - Desjardins Sustainable DFS GIF - Moderate - Desjardins Sustainable DFS GIF - Maximum Growth - Desjardins Sustainable DFS GIF - Maximum Growth - Desjardins Sustainable DFS GIF - Moderate - Desjardins Sustainable DFS GIF - Moderate - Desjardins Sustainable DFS GIF - Moderate - Desjardins Sustainable DFS GIF - Dowservative - Desjardins Wise ETF DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Howey Market 2.32% 3.24% 0.00%* DFS GIF - Lowservations Desjardins Sustainable DFS GIF - Lowservations Desjardins Sustainable DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Salanced Income - Franklin Quotential DFS GIF - Global Balanced - Fidelity DFS GIF - Global Balanced - Fidelity DFS GIF - Global Balanced - Fidelity DFS GIF - Canadian Balanced	Name of fund	Tax impacts as a percentage of the December 31, 2024 market value		
DFS GF - Conservative DFS GF - Makingum Growth DFS GF - Maxingum Growth DFS GF - Conwth DFS GF - Conwth DFS GF - Conservative - Desjardins Sustainable DFS GF - Conservative - Desjardins Sustainable DFS GF - Maxingum Growth - Desjardins Sustainable DFS GF - Maxingum Growth - Desjardins Sustainable DFS GF - Growth - Desjardins Sustainable DFS GF - Growth - Desjardins Sustainable DFS GF - Conservative - Desjardins Wise EFF DFS GF - Conservative - Desjardins Wise EFF DFS GF - Moderate - Desjardins Wise EFF DFS GF - Growth - Desjardins Wise EFF DFS GF - Global Tactical Bond - Desjardins DFS GF - Global Tactical Bond - Desjardins DFS GF - Global Tactical Bond - Desjardins DFS GF - Diversified Income - Franklin Quotential DFS GF - Diversified Income - Franklin Quotential DFS GF - Canadian Balanced - Fidelity DFS GF - Canadian Balanced - Fidelity DFS GF - Canadian Balanced - Firence Capital DFS GF - Canadian Balanced - Firence Capital DFS GF - Canadian Asset Allocation - CI DFS GF - Canadian Income and Growth - Desjardins DFS GF - Canadian Desjardins DFS GF - Canadia				
DFS GF - Moderate DFS GF - Balanced DFS GF - Sorwth DFS GF - Maximum Growth DFS GF - Hoximum Growth DFS GF - Hoximum Growth DFS GF - Lonservative - Desjardins Sustainable DFS GF - Conservative - Desjardins Sustainable DFS GF - Conservative - Desjardins Sustainable DFS GF - Growth - Desjardins Sustainable DFS GF - Lonservative - Desjardins Sustainable DFS GF - Conservative - Desjardins Sustainable DFS GF - Growth - Desjardins Sustainable DFS GF - Hoximum Growth - Desjardins Sustainable DFS GF - Gonservative - Desjardins Wise ETF DFS GF - Conservative - Desjardins Wise ETF DFS GF - Growth - Desjardins Wise ETF DFS GF - Conservative - Desjardins Wise ETF DFS GF - Conservative - Desjardins Wise ETF DFS GF - Growth - Desjardins Wise ETF DFS GF - Conservative - Desjardins Wise ETF DFS GF - Conservative - Desjardins Wise ETF DFS GF - Canadian Balanced - Feralkin Quotential DFS GF - Canadian Balanced - Fice Resident - Desjardins Des GF - Global Balanced - Fice Resident - Desjardins Des GF - Global Balanced - Fice Resident - Desjardins Sustainable DFS GF - Canadian Balanced - Fice Resident - Desjardins Sustainable DFS GF - Canadian Balanced - Fice Resident - Desjardins Sustainable DFS GF - Global Balanced - Fice Resident - Desjardins Sustainable DFS GF - Canadian Asset Allocation - CI DFS	DES CIE – Conservative	Dividend income	Capitai Gains	Capitai Losses
DFS GIF — Balanced DFS GIF — Crowth DFS GIF — Crowth DFS GIF — Awximum Growth DFS GIF — 100% Equity DFS GIF — Conservative — Desjardins Sustainable DFS GIF — Conservative — Desjardins Sustainable DFS GIF — Conservative — Desjardins Sustainable DFS GIF — Balanced — Desjardins Sustainable DFS GIF — Convert — Desjardins Sustainable DFS GIF — Convert — Desjardins Sustainable DFS GIF — Conservative — Desjardins Wise ETF DFS GIF — Balanced — Desjardins Wise ETF DFS GIF — Balanced — Desjardins Wise ETF DFS GIF — Convert — C				
DES GIF - Crowth DIS GIF - Maximum Growth DIS GIF - Money Equity DES GIF - Oonservative - Desjardins Sustainable DES GIF - Conservative - Desjardins Sustainable DES GIF - Conservative - Desjardins Sustainable DES GIF - Crowth - Desjardins Sustainable DES GIF - Balanced - Desjardins Sustainable DES GIF - Adaximum Growth - Desjardins Sustainable DES GIF - Maximum Growth - Desjardins Sustainable DES GIF - How Equity - Desjardins Sustainable DES GIF - Onservative - Desjardins Sustainable DES GIF - Onservative - Desjardins Wise ETF DES GIF - Moderate - Desjardins Wise ETF DES GIF - Moderate - Desjardins Wise ETF DES GIF - Balanced - Desjardins Wise ETF DES GIF - Balanced - Desjardins Wise ETF DES GIF - Aggressive - Desjardins Wise ETF DES GIF - How Equity - Desjardins Wise ETF DES GIF - How Equity - Desjardins Wise ETF DES GIF - How Equity - Desjardins Wise ETF DES GIF - Conservative - Desjardins Wise ETF DES GIF - How Equity - Desjardins Wise ETF DES GIF - How Equity - Desjardins Wise ETF DES GIF - How Equity - Desjardins Wise ETF DES GIF - How Equity - Desjardins Wise ETF DES GIF - How Equity - Desjardins Wise ETF DES GIF - Conservative - Desjardins Wise ETF DES GIF - Canadian Bond 0.66% 0.00% 0				
DFS GIF - Maximum Growth DFS GIF - 100% Equity DFS GIF - Conservative - Desjardins Sustainable DFS GIF - Canadian Balanced - Desjardins Sustainable DFS GIF - Moderate - Desjardins Sustainable DFS GIF - Moderate - Desjardins Sustainable DFS GIF - Growth - Desjardins Sustainable DFS GIF - Growth - Desjardins Sustainable DFS GIF - Growth - Desjardins Sustainable DFS GIF - Maximum Growth - Desjardins Sustainable DFS GIF - Osservative - Desjardins Sustainable DFS GIF - Osservative - Desjardins Sustainable DFS GIF - Hower - Desjardins Sustainable DFS GIF - Osservative - Desjardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Osservative - Desjardins Wise ETF DFS GIF - Canadian Bond 0.66% 0.00% 0				
DFS GIF - 100% Equity DFS GIF - Conservative - Desjardins Sustainable DFS GIF - Moderate - Desjardins Sustainable DFS GIF - Moderate - Desjardins Sustainable DFS GIF - Growth - Desjardins Sustainable DFS GIF - Growth - Desjardins Sustainable DFS GIF - I 100% Equity - Desjardins Sustainable DFS GIF - 100% Equity - Desjardins Sustainable DFS GIF - LOWE Equity - Desjardins Sustainable DFS GIF - Conservative - Desjardins Wise ETF DFS GIF - Maximum Growth - Desjardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Salanced Income - Franklin Quotential DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Canadian Asset Allocation - Cl DFS GIF - Canadian Asset Allocation - Cl DFS GIF - Canadian Asset Allocation - Cl DFS GIF - Canadian New Community - Cl DFS GIF - Canadian Dividend - NEI DFS GIF - Canadian Dividend - NEI				
DFS GIF - Conservative - Desjardins Sustainable DFS GIF - Moderate - Desjardins Sustainable DFS GIF - Balanced - Desjardins Sustainable DFS GIF - Growth - Desjardins Sustainable DFS GIF - Maximum Growth - Desjardins Sustainable DFS GIF - Conservative - Desjardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - 100% Equity - Desjardins Wise ETF DFS GIF - 100% Equity - Desjardins Wise ETF DFS GIF - Canadian Bond				
DFS GIF - Moderate - Desjardins Sustainable DFS GIF - Balanced - Desjardins Sustainable DFS GIF - Growth - Desjardins Sustainable DFS GIF - Growth - Desjardins Sustainable DFS GIF - How - Desjardins Sustainable DFS GIF - How - Desjardins Sustainable DFS GIF - How - Desjardins Sustainable DFS GIF - Conservative - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - How - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Mover Aggressive - Desjardins Wise ETF DFS GIF - Mover Aggressive - Desjardins Wise ETF DFS GIF - How - Desjardins Wise ETF DFS GIF - Low - Desjardins Wise ETF DFS GIF - Canadian Balanced - Desjardins DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Diversified Income - Franklin Quotential DFS GIF - U.S. Monthly Income - Fidelity DFS GIF - U.S. Monthly Income - Fidelity DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Canadian Balanced - Desjardins Sustainable DFS GIF - Canadian Balanced - Fideral Desjardins Sustainable DFS GIF - Canadian Balanced - Firer Capital DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Roset Allocation - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - Desjardins DFS GIF - Canadian Income and Growth - Desjardins DFS GIF - Canadian Balanced - Desjardins DFS GIF - Canadian Balanced - Desjardins DFS GIF - Canadian Despardins DFS GIF - Canadian Balanced - Desjardins DFS GIF - Canadian Despardins DFS GIF - Canadian Balanced - Desjardins DFS GIF - Canadian Balanced - Desjardins DFS GIF - Canadian Balanced - Desjardins	1 3			
DFS GIF - Balanced - Desjardins Sustainable DFS GIF - Growth - Desjardins Sustainable DFS GIF - How Information Growth - Desjardins Sustainable DFS GIF - 100% Equity - Desjardins Sustainable DFS GIF - 100% Equity - Desjardins Sustainable DFS GIF - Conservative - Desjardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Noney Market DFS GIF - Othor Equity - Desjardins Wise ETF DFS GIF - Othor Equity - Desjardins Wise ETF DFS GIF - Canadian Bond 0.66% 0.00% 0.0				
DFS GIF - Growth - Desjardins Sustainable DFS GIF - Maximum Growth - Desjardins Sustainable DFS GIF - 100% Equity - Desjardins Sustainable DFS GIF - Conservative - Desjardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Money Market DFS GIF - Money Market DFS GIF - Clobal Tactical Bond - Desjardins DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Lanadian Balanced - Fidelity DFS GIF - U.S. Monthly Income - Fidelity DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Growth and Income - NEI DFS GIF - Growth S - NEI Select DFS GIF - Growth Franklin Quotential DFS GIF - Growth Franklin Quotential DFS GIF - Growth Balanced - Desjardins DFS GIF - Canadian Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Maximum Growth - Desjardins Sustainable DFS GIF - 100% Equity - Desjardins Sustainable DFS GIF - Conservative - Desjardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - 100% Equity - Desjardins Wise ETF DFS GIF - 100% Equity - Desjardins Wise ETF DFS GIF - Money Market 2.32% 3.24% 0.00%* DFS GIF - Canadian Bond 0.66% 0.00% 0.00%* DFS GIF - Canadian Bond - Desjardins DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Piellity DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Canadian Balanced - Fiera Capital 0.00% 2.35% -0.33% DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Canadian Income and Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth Franklin Quotential DFS GIF - Growth Franklin Quotential DFS GIF - Growth RS - NEI Select DFS GIF - Canadian Dividend - NEI				
DFS GIF - 100% Equity - Desjardins Sustainable DFS GIF - Canoservative - Desjardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Olo% Equity - Desjardins Wise ETF DFS GIF - Canadian Bond DFS GIF - Canadian Bond 0.66% 0.00% 0.00%* DFS GIF - Canadian Bond 0.66% 0.00% 0.00%* DFS GIF - Canadian Bond DFS GIF - Canadian Bond DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Canadian Balanced - Fielelty DFS GIF - Canadian Balanced - Fielelty DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Canadian Balanced - Desjardins Sustainable DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - Desjardins DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth RS - NEI Select DFS GIF - Growth Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Dividend Balanced - Desjardins DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Conservative - Desjardins Wise ETF DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - How Equity - Desjardins Wise ETF DFS GIF - How Equity - Desjardins Wise ETF DFS GIF - Canadian Bond 0.66% 0.00% 0.00%* DFS GIF - Canadian Bond 0.66% 0.00% 0.00%* DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Balanced Income - Franklin Quotential DFS GIF - Lanadian Balanced - Fidelity DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Jarislowsky Fraser DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Balanced Growth - Desjardins DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income and Growth - CI DFS GIF - Growth RS - NEI Select DFS GIF - Growth RS - NEI Select DFS GIF - Growth RS - NEI Select DFS GIF - Dividend Balanced - Desjardins DFS GIF - Dividend Balanced - Desjardins DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Moderate - Desjardins Wise ETF DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - 100% Equity - Desjardins Wise ETF DFS GIF - 100% Equity - Desjardins Wise ETF DFS GIF - Money Market DFS GIF - Canadian Bond 0.66% 0.00% 0.00%* DFS GIF - Canadian Bond DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Balanced Income - Franklin Quotential DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Jarislowsky Fraser DFS GIF - Global Balanced - Jarislowsky Fraser DFS GIF - Canadian Balanced - Fiera Capital 0.00% 2.35% 0.33% DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth And Income - NEI DFS GIF - Growth Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Balanced - Desjardins Wise ETF DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - Honey Market DFS GIF - Money Market DFS GIF - Money Market DFS GIF - Canadian Bond 0.66% 0.00% 0.00%* DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Fidelity DFS GIF - U.S. Monthly Income - Fidelity DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Jarislowsky Fraser DFS GIF - Canadian Balanced - Fiera Capital 0.00% 0.33% DFS GIF - Canadian Balanced - Fiera Capital 0.00% 0.33% DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Income and Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth Franklin Quotential DFS GIF - Growth Franklin Quotential DFS GIF - Growth RS - NEI Select DFS GIF - Growth Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Growth - Desjardins Wise ETF DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - 100% Equity - Desjardins Wise ETF DFS GIF - Money Market DFS GIF - Canadian Bond 0.66% 0.00% 0.00%* DFS GIF - Canadian Bond DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Balanced Income - Franklin Quotential DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Fidelity DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Fiera Capital 0.00% 0.235% 0.33% DFS GIF - Canadian Balanced - Fiera Capital 0.00% 0.33% DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Growth and Income and Growth - Desjardins DFS GIF - Growth BS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Dividend Balanced - Desjardins DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Aggressive - Desjardins Wise ETF DFS GIF - 100% Equity - Desjardins Wise ETF DFS GIF - Money Market DFS GIF - Canadian Bond DFS GIF - Canadian Bond DFS GIF - Canadian Bond DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Balanced Income - Franklin Quotential DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Canadian Balanced - Firanklin Quotential DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Balanced Growth - CI DFS GIF - Canadian Balanced Growth - Desjardins DFS GIF - Growth RS - NEI Select DFS GIF - Growth RS - NEI Select DFS GIF - Growth Franklin Quotential DFS GIF - Growth Franklin Quotential DFS GIF - Growth RS - NEI Select DFS GIF - Growth Fanklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Dividend Balanced - Desjardins DFS GIF - Dividend Balanced - Desjardins				
DFS GIF - 100% Equity - Desjardins Wise ETF DFS GIF - Money Market DFS GIF - Canadian Bond 0.66% 0.00% DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Balanced Income - Franklin Quotential DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Fidelity DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Jarislowsky Fraser DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Canadian Income and Growth - Desjardins DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Growth - Franklin Quotential DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins				
DFS GIF - Money Market DFS GIF - Canadian Bond DFS GIF - Canadian Bond DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Balanced Income - Franklin Quotential DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Fiera Capital DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - Desjardins DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Canadian Bond 0.66% 0.00% 0.00%* DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Balanced Income - Franklin Quotential DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Jarislowsky Fraser DFS GIF - Canadian Balanced - Fiera Capital 0.00% 2.35% -0.33% DFS GIF - Canadian Balanced - Franklin Quotential DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Canadian Income and Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI	DFS GIF – 100% Equity – Desjardins Wise ETF			
DFS GIF - Global Tactical Bond - Desjardins DFS GIF - Diversified Income - Franklin Quotential DFS GIF - Balanced Income - Franklin Quotential DFS GIF - Canadian Balanced - Fidelity DFS GIF - Canadian Balanced - Fidelity DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Jarislowsky Fraser DFS GIF - Canadian Balanced - Fiera Capital 0.00% 2.35% -0.33% DFS GIF - Balanced Growth - Franklin Quotential DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - Cl DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI	DFS GIF - Money Market	2.32%	3.24%	0.00%*
DFS GIF – Diversified Income – Franklin Quotential DFS GIF – Balanced Income – Franklin Quotential DFS GIF – Canadian Balanced – Fidelity DFS GIF – Cu.S. Monthly Income – Fidelity DFS GIF – Global Balanced – Desjardins Sustainable DFS GIF – Global Balanced – Jarislowsky Fraser DFS GIF – Canadian Balanced – Fiera Capital 0.00% 2.35% -0.33% DFS GIF – Balanced Growth – Franklin Quotential DFS GIF – Canadian Asset Allocation – CI DFS GIF – Canadian Balanced – CI DFS GIF – Canadian Income and Growth – Desjardins DFS GIF – Global Balanced Growth – Desjardins DFS GIF – Growth and Income – NEI DFS GIF – Growth RS – NEI Select DFS GIF – Growth – Franklin Quotential DFS GIF – Growth – Franklin Quotential DFS GIF – Dividend Balanced – Desjardins DFS GIF – Canadian Dividend – NEI	DFS GIF - Canadian Bond	0.66%	0.00%	0.00%*
DFS GIF – Diversified Income – Franklin Quotential DFS GIF – Balanced Income – Franklin Quotential DFS GIF – Canadian Balanced – Fidelity DFS GIF – Canadian Balanced – Desjardins Sustainable DFS GIF – Global Balanced – Desjardins Sustainable DFS GIF – Global Balanced – Jarislowsky Fraser DFS GIF – Canadian Balanced – Fiera Capital 0.00% 2.35% -0.33% DFS GIF – Balanced Growth – Franklin Quotential DFS GIF – Canadian Asset Allocation – CI DFS GIF – Canadian Balanced – CI DFS GIF – Canadian Income and Growth – Desjardins DFS GIF – Global Balanced Growth – Desjardins DFS GIF – Growth and Income – NEI DFS GIF – Growth RS – NEI Select DFS GIF – Growth – Franklin Quotential DFS GIF – Growth – Franklin Quotential DFS GIF – Dividend Balanced – Desjardins DFS GIF – Canadian Dividend – NEI	DFS GIF – Global Tactical Bond – Desjardins			
DFS GIF - Balanced Income - Franklin Quotential DFS GIF - Canadian Balanced - Fidelity DFS GIF - U.S. Monthly Income - Fidelity DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Jarislowsky Fraser DFS GIF - Canadian Balanced - Fiera Capital 0.00% 2.35% 0.33% DFS GIF - Balanced Growth - Franklin Quotential DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - Desjardins DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Canadian Balanced - Fidelity DFS GIF - U.S. Monthly Income - Fidelity DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Jarislowsky Fraser DFS GIF - Canadian Balanced - Fiera Capital 0.00% 2.35% -0.33% DFS GIF - Balanced Growth - Franklin Quotential DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GF - U.S. Monthly Income - Fidelity DFS GF - Global Balanced - Desjardins Sustainable DFS GF - Global Balanced - Jarislowsky Fraser DFS GF - Canadian Balanced - Fiera Capital DFS GF - Balanced Growth - Franklin Quotential DFS GF - Canadian Asset Allocation - CI DFS GF - Canadian Balanced - CI DFS GF - Canadian Income and Growth - CI DFS GF - Global Balanced Growth - Desjardins DFS GF - Growth and Income - NEI DFS GF - Growth RS - NEI Select DFS GF - Growth - Franklin Quotential DFS GF - Dividend Balanced - Desjardins DFS GF - Canadian Dividend - NEI	·			
DFS GIF - Global Balanced - Desjardins Sustainable DFS GIF - Global Balanced - Jarislowsky Fraser DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Balanced Growth - Franklin Quotential DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Global Balanced - Jarislowsky Fraser DFS GIF - Canadian Balanced - Fiera Capital DFS GIF - Balanced Growth - Franklin Quotential DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Canadian Balanced - Fiera Capital 0.00% 2.35% -0.33% DFS GIF - Balanced Growth - Franklin Quotential DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Balanced Growth - Franklin Quotential DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI		0.00%	9 35%	-0.33%
DFS GIF - Canadian Asset Allocation - CI DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI		0.0070	2.0070	0.0070
DFS GIF - Canadian Balanced - CI DFS GIF - Canadian Income and Growth - CI DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI	· · · · · · · · · · · · · · · · · · ·			
DFS GIF - Canadian Income and Growth - CI DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Global Balanced Growth - Desjardins DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Growth and Income - NEI DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Growth RS - NEI Select DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI	<u> </u>			
DFS GIF - Growth - Franklin Quotential DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Dividend Balanced - Desjardins DFS GIF - Canadian Dividend - NEI				
DFS GIF - Canadian Dividend - NEI				
	3			
		0.00%	6.17%	0.00%*
DFS GIF - Canadian Equity - Jarislowsky Fraser				
DFS GIF - Canadian Equity - Fidelity True North®	1 0 0			
DFS GIF - Canadian Equity - Franklin ClearBridge 0.00% 2.26% 0.00%		0.00%	2.26%	0.00%
DFS GIF - Canadian Small Cap Equity - NEI				
DFS GIF - Small Cap - Franklin ClearBridge				
DFS GIF - American Equity - MFS				
DFS GIF - American Equity Value - Desjardins 0.00% 4.59% 0.00%		0.00%	4.59%	0.00%
DFS GIF - Global Dividend - Desjardins				
DFS GIF - Global Equity - Desjardins				
DFS GIF - Global Equity - MFS				
DFS GIF - Global Equity Growth - Desjardins				
DFS GIF - International Equity - MFS 0.00% 7.07% 0.00%		0.00%	7.07%	0.00%
DFS GIF - International Equity Growth - Desjardins	DFS GIF – International Equity Growth – Desjardins			

^{*} Realized capital gains and losses have been fully allocated to contract owners who made redemptions/withdrawals during the year 2024.

