

**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	Series 8 (Helios2 Contract)		
	Tax impacts as a percentage of the December 31, 2022 market value		
	Interest and Dividend Income	Realized Capital Gains	Realized Capital Losses
DFS GIF – Conservative	1.02%	1.92%	-0.76%
DFS GIF – Moderate	0.79%	2.48%	-0.53%
DFS GIF – Balanced	0.41%	3.50%	-0.84%
DFS GIF – Growth	0.19%	3.15%	-0.43%
DFS GIF – Maximum Growth	0.00%	3.21%	-0.25%
DFS GIF – 100% Equity	2.32%	3.66%	0.00%
DFS GIF – Conservative – Desjardins SocieTerra	0.47%	0.00%*	0.00%*
DFS GIF – Moderate – Desjardins SocieTerra	0.32%	0.00%*	-0.17%
DFS GIF – Balanced – Desjardins SocieTerra	0.00%	0.00%	0.00%*
DFS GIF – Growth – Desjardins SocieTerra	0.00%	0.00%	0.00%*
DFS GIF – Maximum Growth – Desjardins SocieTerra	0.00%	0.00%	0.00%*
DFS GIF – 100% Equity – Desjardins SocieTerra	0.00%	0.00%	0.00%*
DFS GIF – Fixed Income – Desjardins Wise ETF	0.11%	0.00%	-2.02%
DFS GIF – Conservative – Desjardins Wise ETF	0.15%	0.00%	0.00%*
DFS GIF – Balanced – Desjardins Wise ETF	0.08%	0.00%	0.00%*
DFS GIF – Growth – Desjardins Wise ETF	0.00%	0.00%	0.00%*
DFS GIF – Maximum Growth – Desjardins Wise ETF	0.00%	0.00%	0.00%*
DFS GIF – 100% Equity – Desjardins Wise ETF	0.13%	0.00%*	0.00%*
DFS GIF – Money Market	0.60%	2.08%	0.00%*
DFS GIF – Canadian Bond	1.67%	0.00%	0.00%*
DFS GIF – Global Tactical Bond – Desjardins	0.00%	0.00%	0.00%*
DFS GIF – Diversified Income – Franklin Quotential	0.00%	0.00%*	0.00%
DFS GIF – Balanced Income – Franklin Quotential	0.00%	0.00%*	0.00%
DFS GIF – Canadian Balanced – Fidelity	0.84%	0.37%	0.00%
DFS GIF – U.S. Monthly Income – Fidelity	0.69%	1.76%	0.00%
DFS GIF – Global Balanced – Desjardins SocieTerra	0.00%	0.00%	0.00%
DFS GIF – Global Balanced – Jarislowsky Fraser	0.00%	2.57%	0.00%
DFS GIF – Canadian Balanced – Fiera Capital	0.00%	3.69%	-1.84%
DFS GIF – Balanced Growth – Franklin Quotential	0.00%	0.00%*	0.00%
DFS GIF – Canadian Asset Allocation – CI	0.00%	4.69%	0.00%*
DFS GIF – Canadian Balanced – CI	0.00%	0.00%*	0.00%*
DFS GIF – Canadian Income and Growth – CI	0.00%	4.61%	0.00%*
DFS GIF – Global Balanced Growth – Desjardins	0.00%	0.00%	0.00%
DFS GIF – Growth and Income – NEI	0.00%	0.00%	0.00%*
DFS GIF – Growth RS – NEI Select	0.00%	1.71%	0.00%*
DFS GIF – Growth – Franklin Quotential	0.00%	0.00%*	0.00%
DFS GIF – Dividend Income – Desjardins	1.06%	0.00%*	0.00%
DFS GIF – Canadian Dividend – NEI	1.06%	0.00%*	0.00%
DFS GIF – Canadian Equity – Desjardins	0.00%	7.42%	0.00%*
DFS GIF – Canadian Equity – Jarislowsky Fraser	0.00%	5.70%	0.00%*
DFS GIF – Canadian Equity – Fidelity True North®	0.00%	2.25%	0.00%
DFS GIF – Canadian Equity – Franklin Bissett	0.00%	2.10%	0.00%
DFS GIF – Canadian Small Cap Equity – NEI	0.00%	0.00%	0.00%*
DFS GIF – Small Cap – Franklin Bissett	0.00%	0.00%	0.00%*
DFS GIF – American Equity – MFS	0.00%	4.29%	0.00%*
DFS GIF – American Equity Value – Desjardins	0.00%	3.01%	0.00%
DFS GIF – Global Dividend – Desjardins	0.50%	2.31%	0.00%*
DFS GIF – Global Equity – Desjardins	0.00%	0.00%*	0.00%
DFS GIF – Global Equity – MFS	0.00%	2.58%	0.00%*
DFS GIF – Global Equity Growth – Desjardins	1.33%	0.00%	0.00%
DFS GIF – International Equity – MFS	0.00%	0.00%*	0.00%*
DFS GIF – International Equity Growth – Desjardins	0.00%	0.00%	0.00%*

\* Realized capital gains and losses have been fully allocated to contract owners who made redemptions/withdrawals during the year 2022.