

GUARANTEED INVESTMENT FUNDS

Fund Facts

HELIOS CONTRACT – SERIES 5

Financial information as of **December 31, 2025** (unless otherwise indicated)

The following pages include the description of each fund offered under the Helios contract. 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 additional deposit 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 sent to you. In this case, the right to cancel only applies to the new deposit.

You have to tell your insurer in writing, by email, fax, or letter, that you want to cancel this new deposit.

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 deposit 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 your Helios Contract and Information Folder. You may contact us at:

Desjardins Financial Security

Mailing Address:

1150, rue de Claire-Fontaine
Quebec, QC G1R 5G4

Website: desjardinslifeinsurance.com

Email address: gifclientservice@dfs.ca

Telephone: 1-877-647-5435

Fax number: 1-888-926-2987

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

 **Desjardins**
Insurance
Life • Health • Retirement

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DFS GIF – CONSERVATIVE

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: February 24, 2014

Series 5: October 16, 2015

Total Value (000's):

Series 5: 7,678

Net Asset Value per Unit:

Series 5: 5.96

Number of Units Outstanding (000's):

Series 5: 1,288

Fund Expense Ratio (FER):

Series 5: 2.53%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

37.7%

Minimum Deposit:

\$500

What does this fund invest in?

This fund invests in bond (80%) and equity (20%)

Underlying Funds.

Top ten investments	%
DGIA Canadian Bond Fund	39.5%
Desjardins Global Managed Bond Fund	15.6%
Desjardins Canadian Corporate Bond Fund	12.7%
Desjardins Enhanced Bond Fund	9.9%
Desjardins Canadian Equity Fund	7.0%
BlackRock CDN US Equity Index Fund	6.6%
Desjardins Global Opportunities Fund	4.0%
Desjardins Overseas Equity Fund	2.7%
BlackRock CDN MSCI Emerging Markets Index Fund	1.3%
Desjardins Overseas Equity Growth Fund	0.7%
TOTAL	100.0%

TOTAL INVESTMENTS: 10

Investment Allocation as at December 31, 2025



- 60.2% Canadian Bonds
- 11.2% American Equity
- 8.8% International Bonds
- 6.1% International Equity
- 5.2% American Bonds
- 4.7% Canadian Equity
- 2.8% Others
- 1.0% Cash / Money Market

How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

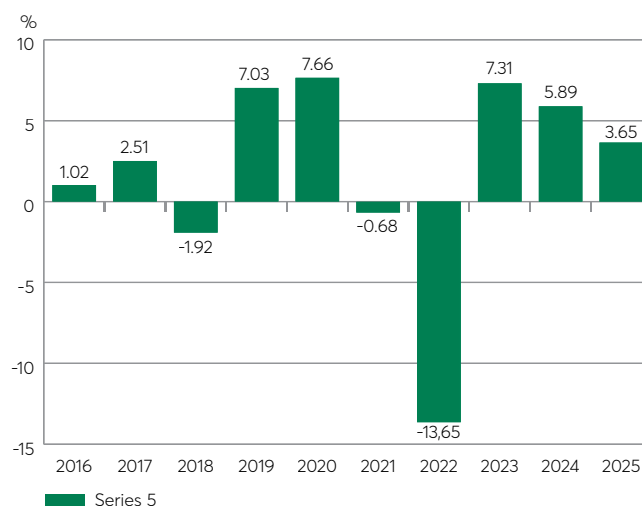
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,192. This works out to an average of 1.7% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 7 years and down in value 3 years of the 10.



DFS GIF – CONSERVATIVE

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking security of capital.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CONSERVATIVE

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.53%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.35%	0.70%	0.70%	0.65%
Guarantee 100/100 r		0.35%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – MODERATE

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: February 24, 2014

Series 5: October 16, 2015

Total Value (000's):

Series 5: 6,299

Net Asset Value per Unit:

Series 5: 6.86

Number of Units Outstanding (000's):

Series 5: 918

Fund Expense Ratio (FER):

Series 5: 2.62%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

36.2%

Minimum Deposit:

\$500

What does this fund invest in?

This fund invests in bond (65%) and equity (35%)

Underlying Funds.

Top ten investments	%
DGIA Canadian Bond Fund	32.3%
Desjardins Global Managed Bond Fund	12.6%
Desjardins Canadian Equity Fund	11.8%
BlackRock CDN US Equity Index Fund	11.1%
Desjardins Canadian Corporate Bond Fund	10.1%
Desjardins Enhanced Bond Fund	8.0%
Desjardins Global Opportunities Fund	6.6%
Desjardins Overseas Equity Fund	4.3%
BlackRock CDN MSCI Emerging Markets Index Fund	2.2%
Desjardins Overseas Equity Growth Fund	1.2%
TOTAL	100.2%

TOTAL INVESTMENTS: 10

Investment Allocation as at December 31, 2025



- 48.9% Canadian Bonds
- 18.7% American Equity
- 10.0% International Equity
- 7.9% Canadian Equity
- 7.1% International Bonds
- 4.2% American Bonds
- 2.3% Others
- 0.9% Cash / Money Market

How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

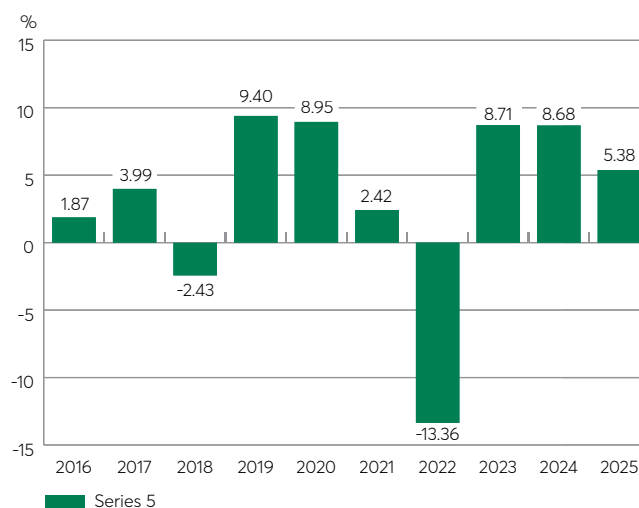
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,372. This works out to an average of 3.1% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – MODERATE

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking a conservative capital growth and interest income.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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5 years of buying	2.5%															
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – MODERATE

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.62%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.40%	0.75%	0.80%	0.70%
Guarantee 100/100 r		0.40%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – BALANCED

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: February 24, 2014

Series 5: October 16, 2015

Total Value (000's):

Series 5: 95,482

Net Asset Value per Unit:

Series 5: 7.91

Number of Units Outstanding (000's):

Series 5: 12,063

Fund Expense Ratio (FER):

Series 5: 2.68%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

41.3%

Minimum Deposit:

\$500

What does this fund invest in?

This fund invests in bond (50%) and equity (50%)

Underlying Funds.

Top ten investments	%
DGIA Canadian Bond Fund	24.4%
Desjardins Canadian Equity Fund	16.6%
BlackRock CDN US Equity Index Fund	15.6%
Desjardins Global Managed Bond Fund	9.6%
Desjardins Global Opportunities Fund	9.3%
Desjardins Canadian Corporate Bond Fund	7.7%
Desjardins Enhanced Bond Fund	6.1%
Desjardins Overseas Equity Fund	6.0%
BlackRock CDN MSCI Emerging Markets Index Fund	3.1%
Desjardins Overseas Equity Growth Fund	1.8%
TOTAL	100.2%

TOTAL INVESTMENTS: 10

Investment Allocation as at December 31, 2025



- 37.1% Canadian Bonds
- 26.3% American Equity
- 14.2% International Equity
- 11.1% Canadian Equity
- 5.4% International Bonds
- 3.2% American Bonds
- 1.7% Others
- 1.0% Cash / Money Market

How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

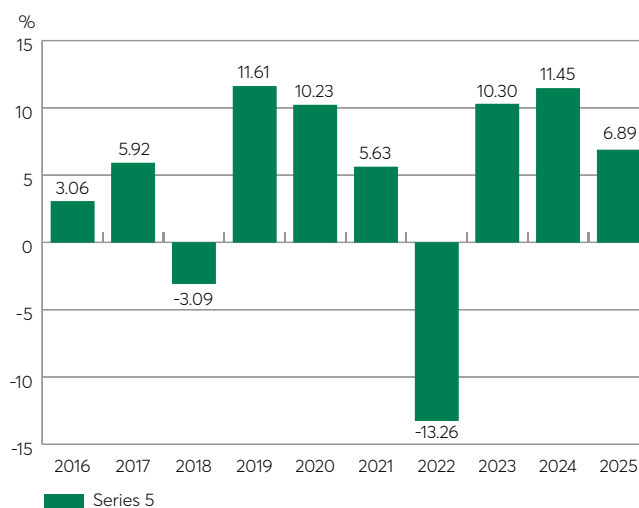
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,582. This works out to an average of 4.6% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – BALANCED

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking a balance of current income and capital appreciation.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – BALANCED

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.68%	None if you choose only Guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	0.80%	0.90%	0.95%
Guarantee 100/100 r		0.45%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – GROWTH

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: February 24, 2014

Series 5: October 16, 2015

Total Value (000's):

Series 5: 41,790

Net Asset Value per Unit:

Series 5: 9.11

Number of Units Outstanding (000's):

Series 5: 4,589

Fund Expense Ratio (FER):

Series 5: 2.75%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

46.9%

Minimum Deposit:

\$500

What does this fund invest in?

This fund invests in bond (35%) and equity (65%)

Underlying Funds.

Top ten investments	%
Desjardins Canadian Equity Fund	21.2%
BlackRock CDN US Equity Index Fund	20.1%
DGIA Canadian Bond Fund	16.8%
Desjardins Global Opportunities Fund	11.9%
Desjardins Overseas Equity Fund	7.7%
Desjardins Global Managed Bond Fund	6.6%
Desjardins Canadian Corporate Bond Fund	5.3%
Desjardins Enhanced Bond Fund	4.2%
BlackRock CDN MSCI Emerging Markets Index Fund	4.0%
Desjardins Overseas Equity Growth Fund	2.4%
TOTAL	100.2%

TOTAL INVESTMENTS: 10

Investment Allocation as at December 31, 2025



- 33.8% American Equity
- 25.5% Canadian Bonds
- 18.3% International Equity
- 14.2% Canadian Equity
- 3.7% International Bonds
- 2.2% American Bonds
- 1.3% Others
- 1.0% Cash / Money Market

How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

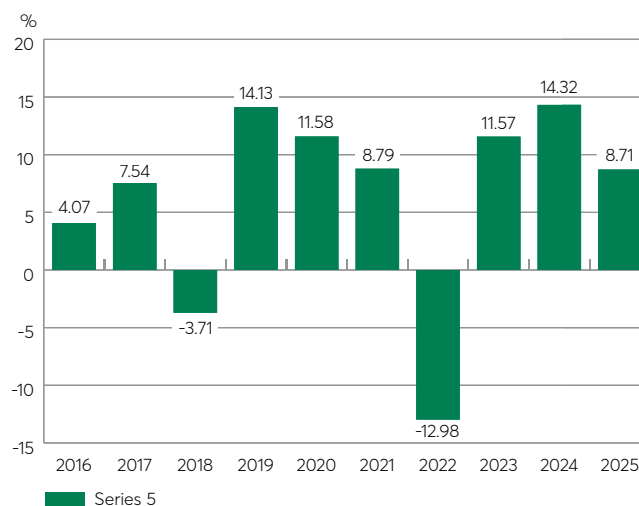
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,822. This works out to an average of 6.1% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – GROWTH

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth and income.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GROWTH

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.75%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	1.00%	1.00%	1.10%
Guarantee 100/100 r		0.50%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – MAXIMUM GROWTH

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: February 24, 2014

Series 5: October 16, 2015

Total Value (000's):

Series 5: 1,356

Net Asset Value per Unit:

Series 5: 10.56

Number of Units Outstanding (000's):

Series 5: 128

Fund Expense Ratio (FER):

Series 5: 2.74%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

54.5%

Minimum Deposit:

\$500

What does this fund invest in?

This fund invests in bond (20%) and equity (80%)

Underlying Funds.

Top ten investments	%
Desjardins Canadian Equity Fund	25.8%
BlackRock CDN US Equity Index Fund	24.5%
Desjardins Global Opportunities Fund	14.4%
DGIA Canadian Bond Fund	9.1%
Desjardins Overseas Equity Fund	9.0%
BlackRock CDN MSCI Emerging Markets Index Fund	4.8%
Desjardins Global Managed Bond Fund	3.6%
Desjardins Overseas Equity Growth Fund	3.3%
Desjardins Canadian Corporate Bond Fund	2.8%
Desjardins Enhanced Bond Fund	2.3%
TOTAL	99.6%

TOTAL INVESTMENTS: 10

Investment Allocation as at December 31, 2025



- 41.2% American Equity
- 22.1% International Equity
- 17.3% Canadian Equity
- 13.8% Canadian Bonds
- 2.0% International Bonds
- 1.7% Cash / Money Market
- 1.2% American Bonds
- 0.7% Others

How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

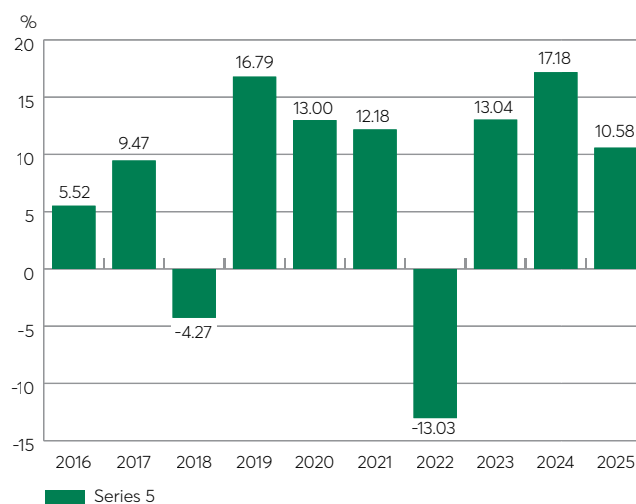
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$2,112. This works out to an average of 7.6% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – MAXIMUM GROWTH

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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5 years of buying	2.5%															
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – MAXIMUM GROWTH

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.74%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.50%		N/A	
Guarantee 100/100 r		0.55%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – 100% EQUITY

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 28, 2022

Series 5: November 28, 2022

Total Value (000's):

Series 5: 10

Net Asset Value per Unit:

Series 5: 7.56

Number of Units Outstanding (000's):

Series 5: 1

Fund Expense Ratio (FER):

Series 5: 2.90%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

59.5%

Minimum Deposit:

\$500

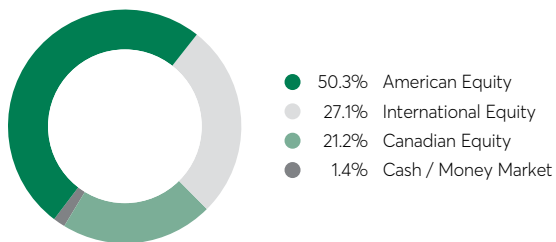
What does this fund invest in?

This fund invests primarily in equity Underlying Funds focusing mainly on large capitalization companies and covering a broad range of asset classes including Canadian equities, US equities, global equities and international equities.

Top ten investments	%
Desjardins Canadian Equity Fund	31.6%
BlackRock CDN US Equity Index Fund	29.8%
Desjardins Global Opportunities Fund	17.7%
Desjardins Overseas Equity Fund	11.3%
BlackRock CDN MSCI Emerging Markets Index Fund	5.9%
Desjardins Overseas Equity Growth Fund	3.7%
TOTAL	100.0%

TOTAL INVESTMENTS: 6

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

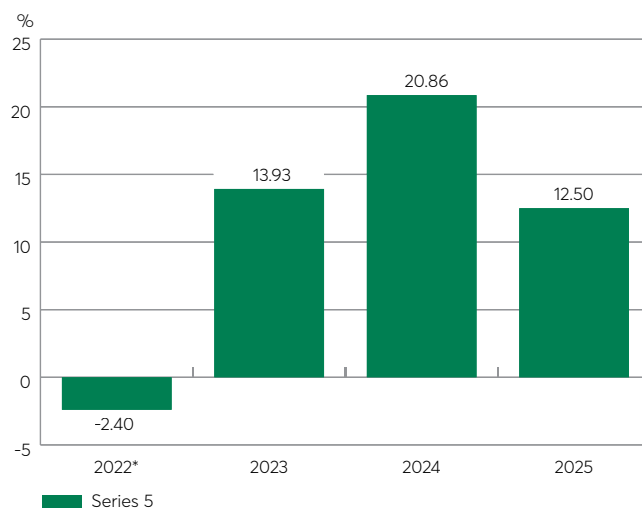
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 28, 2022 now has \$1,512. This works out to an average of 14.3% a year.

Year-by-year returns

This chart shows how the fund has performed in the past 4 years for a contract Owner who chose the guarantee 75/75. Since November 28, 2022, the 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.

DFS GIF – 100% EQUITY

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking to maximize long-term capital growth.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
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3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – 100% EQUITY

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.90%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.55%		N/A	
Guarantee 100/100 r		0.60%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – CONSERVATIVE – DESJARDINS SUSTAINABLE

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: April 25, 2018

Series 5: April 25, 2018

Total Value (000's):

Series 5: 1,799

Net Asset Value per Unit:

Series 5: 5.69

Number of Units Outstanding

(000's):

Series 5: 316

Fund Expense Ratio (FER):

Series 5: 2.79%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate

(of the Underlying Fund):

33.3%

Minimum Deposit:

\$500

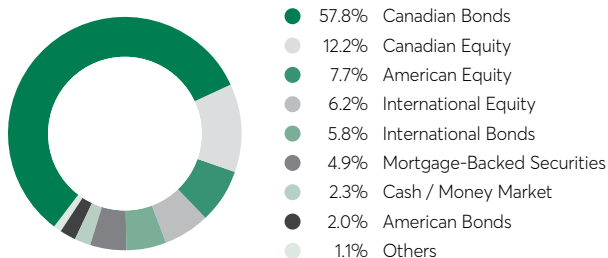
What does this fund invest in?

This fund invests in the Desjardins Sustainable Conservative Portfolio. The Underlying Fund invests primarily in Canadian and foreign fixed-income (75%) and equity (25%) securities. This fund follows a responsible approach to investing.

Top ten investments of the Underlying Fund	%
Desjardins Sustainable Canadian Bond Fund	49.7%
Desjardins Sustainable Canadian Equity Fund	10.7%
Desjardins Sustainable Canadian Corporate Bond Fund	7.1%
Desjardins Sustainable Short-Term Income Fund	6.6%
Desjardins Sustainable International Equity Fund	3.4%
Desjardins Sustainable American Equity Fund	3.1%
Desjardins Sustainable Emerging Markets Bond Fund	2.9%
Desjardins Sustainable Global Bond Fund	2.7%
Desjardins Sustainable Global Dividend Fund	2.2%
Desjardins Sustainable Global Opportunities Fund	2.2%
TOTAL	90.6%

TOTAL INVESTMENTS: 18

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

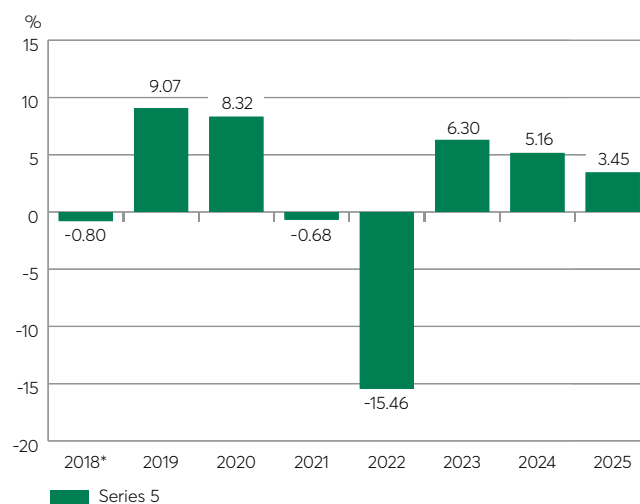
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on April 25, 2018 now has \$1,138. This works out to an average of 1.7% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 8 years for a contract Owner who chose the guarantee 75/75. Since April 25, 2018, the fund went up in value 5 years and down in value 3 years of the 8.



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

DFS GIF – CONSERVATIVE – DESJARDINS SUSTAINABLE

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking liquidity and security of capital.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CONSERVATIVE – DESJARDINS SUSTAINABLE

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.79%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.35%	0.70%	0.70%	0.65%
Guarantee 100/100 r		0.35%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – MODERATE – DESJARDINS SUSTAINABLE

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 16, 2020

Series 5: November 16, 2020

Total Value (000's):

Series 5: 422

Net Asset Value per Unit:

Series 5: 5.10

Number of Units Outstanding (000's):

Series 5: 83

Fund Expense Ratio (FER):

Series 5: 2.76%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

25.9%

Minimum Deposit:

\$500

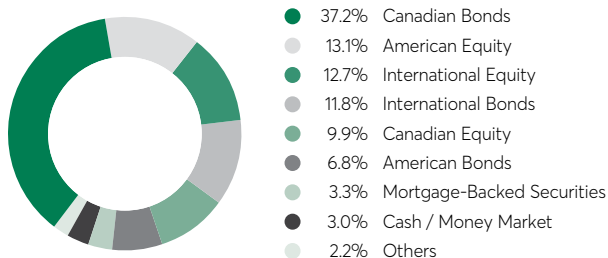
What does this fund invest in?

This fund invests in the Desjardins Sustainable Moderate Portfolio. The Underlying Fund invests primarily in Canadian and foreign fixed-income (65%) and equity (35%) securities. This fund follows a responsible approach to investing.

Top ten investments of the Underlying Fund	%
Desjardins Sustainable Canadian Bond Fund	29.7%
Desjardins Sustainable Canadian Equity Fund	8.6%
Desjardins Sustainable Global Bond Fund	6.7%
Desjardins Sustainable International Equity Fund	6.2%
Desjardins Global Government Bond Index Fund	5.9%
Desjardins Sustainable American Equity Fund	5.4%
Desjardins Sustainable Short-Term Income Fund	5.4%
Desjardins Sustainable Global Corporate Bond Fund	5.2%
Desjardins Sustainable Canadian Corporate Bond Fund	5.1%
Desjardins Sustainable Global Dividend Fund	3.8%
TOTAL	82.0%

TOTAL INVESTMENTS: 20

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

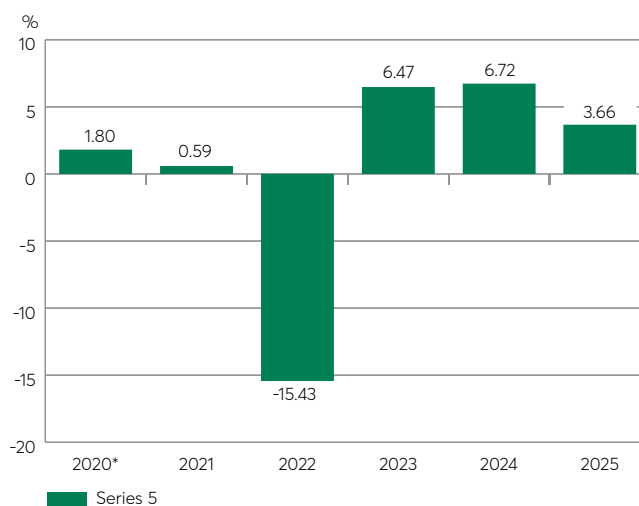
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,020. This works out to an average of 0.4% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 5 years and down in value 1 year of the 6.



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

DFS GIF – MODERATE – DESJARDINS SUSTAINABLE

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

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.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
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3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – MODERATE – DESJARDINS SUSTAINABLE

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.76%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.40%	0.75%	0.80%	0.80%
Guarantee 100/100 r		0.40%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – BALANCED – DESJARDINS SUSTAINABLE

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: October 16, 2015

Series 5: October 16, 2015

Total Value (000's):

Series 5: 17,114

Net Asset Value per Unit:

Series 5: 7.00

Number of Units Outstanding

(000's):

Series 5: 2,445

Fund Expense Ratio (FER):

Series 5: 2.87%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate

(of the Underlying Fund):

26.5%

Minimum Deposit:

\$500

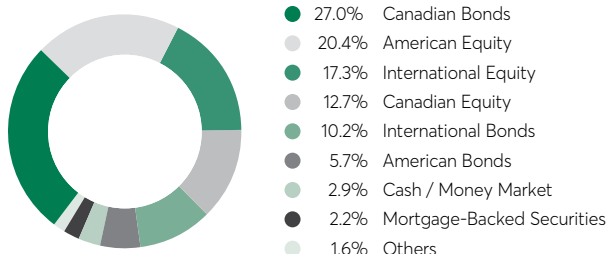
What does this fund invest in?

This fund invests in the Desjardins Sustainable Balanced Portfolio. The Underlying Fund invests primarily in Canadian and foreign fixed-income (50%) and equity (50%) securities. This fund follows a responsible approach to investing.

Top ten investments of the Underlying Fund	%
Desjardins Sustainable Canadian Bond Fund	25.7%
Desjardins Sustainable Canadian Equity Fund	11.1%
Desjardins Sustainable American Equity Fund	9.4%
Desjardins Sustainable International Equity Fund	7.6%
Desjardins Sustainable Global Bond Fund	5.7%
Desjardins Sustainable Global Dividend Fund	5.6%
Desjardins Sustainable Global Opportunities Fund	5.4%
Desjardins Sustainable Diversity Fund	5.1%
Desjardins Global Government Bond Index Fund	4.8%
Desjardins Sustainable Global Corporate Bond Fund	4.4%
TOTAL	84.8%

TOTAL INVESTMENTS: 19

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

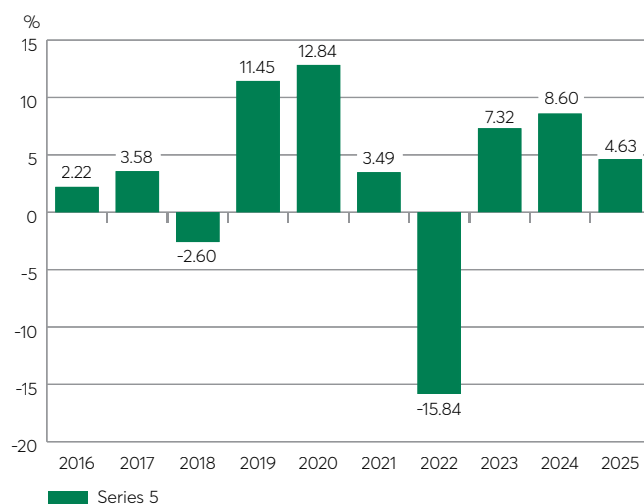
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,400. This works out to an average of 3.4% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – BALANCED – DESJARDINS SUSTAINABLE

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking interest income with stability of capital.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – BALANCED – DESJARDINS SUSTAINABLE

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.87%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	0.80%	0.90%	0.95%
Guarantee 100/100 r		0.45%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this Fee Option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this Fee Option each year.

Other Fees

There are no other fees that apply to the Helios Contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – GROWTH – DESJARDINS SUSTAINABLE

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: April 25, 2018

Series 5: April 25, 2018

Total Value (000's):

Series 5: 15,454

Net Asset Value per Unit:

Series 5: 6.89

Number of Units Outstanding (000's):

Series 5: 2,245

Fund Expense Ratio (FER):

Series 5: 2.95%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

30.5%

Minimum Deposit:

\$500

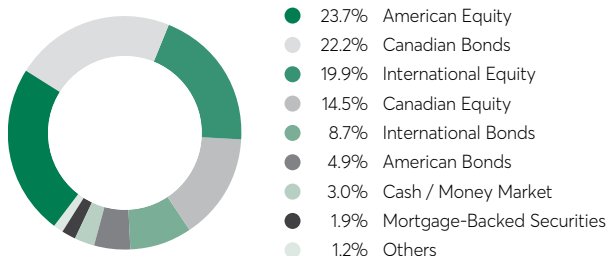
What does this fund invest in?

This fund invests in the Desjardins Sustainable Growth Portfolio. The Underlying Fund invests primarily in Canadian and foreign equity (60%) and fixed-income (40%) securities. This fund follows a responsible approach to investing.

Top ten investments of the Underlying Fund	%
Desjardins Sustainable Canadian Bond Fund	21.3%
Desjardins Sustainable Canadian Equity Fund	12.5%
Desjardins Sustainable American Equity Fund	10.9%
Desjardins Sustainable International Equity Fund	8.7%
Desjardins Sustainable Global Dividend Fund	6.4%
Desjardins Sustainable Global Opportunities Fund	6.2%
Desjardins Sustainable Diversity Fund	5.9%
Desjardins Sustainable Global Bond Fund	5.0%
Desjardins Global Government Bond Index Fund	4.1%
Desjardins Sustainable Global Corporate Bond Fund	3.6%
TOTAL	84.6%

TOTAL INVESTMENTS: 19

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

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

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on April 25, 2018 now has \$1,378. This works out to an average of 4.3% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 8 years for a contract Owner who chose the guarantee 75/75. Since April 25, 2018, the fund went up in value 6 years and down in value 2 years of the 8.



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

DFS GIF – GROWTH – DESJARDINS SUSTAINABLE

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking liquidity and security of capital.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
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3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GROWTH – DESJARDINS SUSTAINABLE

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.95%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	1.00%	1.00%	1.10%
Guarantee 100/100 r		0.50%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – MAXIMUM GROWTH – DESJARDINS SUSTAINABLE

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: April 25, 2018

Series 5: April 25, 2018

Total Value (000's):

Series 5: 916

Net Asset Value per Unit:

Series 5: 7.66

Number of Units Outstanding

(000's):

Series 5: 120

Fund Expense Ratio (FER):

Series 5: 2.99%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate

(of the Underlying Fund):

32.1%

Minimum Deposit:

\$500

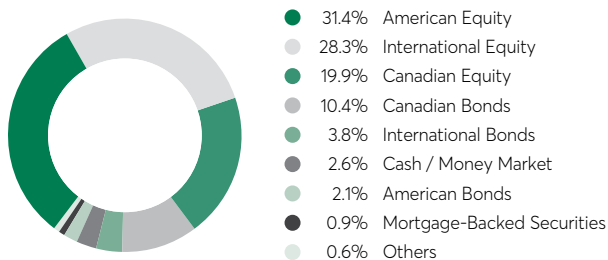
What does this fund invest in?

This Fund invests in the Desjardins Sustainable Maximum Growth Portfolio. The underlying fund invests primarily in Canadian and foreign equity (80%) and fixed-income (20%) securities. This fund follows a responsible approach to investing.

Top ten investments of the Underlying Fund	%
Desjardins Sustainable Canadian Equity Fund	17.1%
Desjardins Sustainable American Equity Fund	13.9%
Desjardins Sustainable International Equity Fund	12.9%
Desjardins Sustainable Canadian Bond Fund	9.5%
Desjardins Sustainable Global Dividend Fund	8.8%
Desjardins Sustainable Global Opportunities Fund	8.5%
Desjardins Sustainable Diversity Fund	8.2%
Desjardins Sustainable Cleantech Fund	3.9%
Desjardins Sustainable Emerging Markets Equity Fund	2.9%
Desjardins Sustainable Global Bond Fund	2.2%
TOTAL	87.9%

TOTAL INVESTMENTS: 19

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

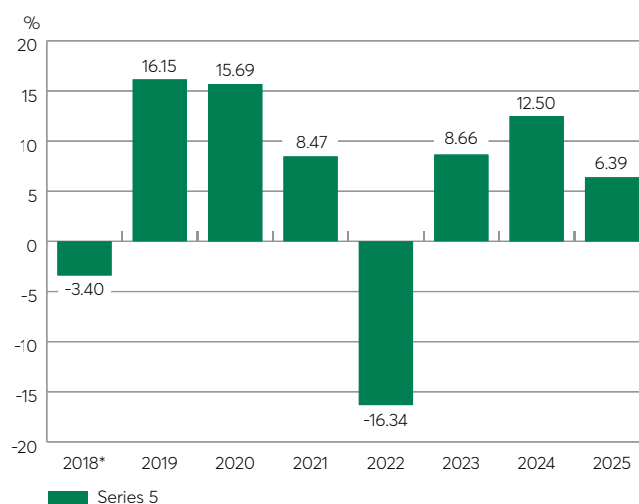
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on April 25, 2018 now has \$1,532. This works out to an average of 5.7% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 8 years for a contract Owner who chose the guarantee 75/75. Since April 25, 2018, the fund went up in value 6 years and down in value 2 years of the 8.



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

DFS GIF – MAXIMUM GROWTH – DESJARDINS SUSTAINABLE

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking liquidity and security of capital.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – MAXIMUM GROWTH – DESJARDINS SUSTAINABLE

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.99%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.50%		N/A	
Guarantee 100/100 r		0.55%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B)– 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – 100% EQUITY – DESJARDINS SUSTAINABLE

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 16, 2020

Series 5: November 16, 2020

Total Value (000's):

Series 5: 77

Net Asset Value per Unit:

Series 5: 6.50

Number of Units Outstanding (000's):

Series 5: 12

Fund Expense Ratio (FER):

Series 5: 3.09%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

49.3%

Minimum Deposit:

\$500

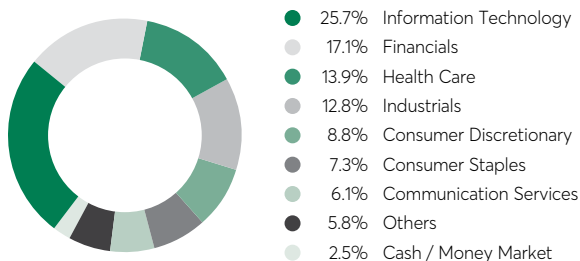
What does this fund invest in?

This fund invests in the Desjardins Sustainable 100% Equity Portfolio. The Underlying Fund invests primarily in Canadian and foreign equities securities. This fund follows a responsible approach to investing.

Top ten investments of the Underlying Fund	%
Desjardins Sustainable American Equity Fund	27.9%
Desjardins Sustainable International Equity Fund	19.1%
Desjardins Sustainable Global Dividend Fund	14.9%
Desjardins Sustainable Global Opportunities Fund	14.6%
Desjardins Sustainable Diversity Fund	12.5%
Desjardins Sustainable Canadian Equity Fund	3.8%
Desjardins Sustainable Cleantech Fund	2.6%
Desjardins Sustainable Positive Change Fund	1.4%
Desjardins Sustainable Emerging Markets Equity Fund	1.3%
Desjardins Sustainable Canadian Equity Income Fund	0.5%
TOTAL	98.6%

TOTAL INVESTMENTS: 12

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

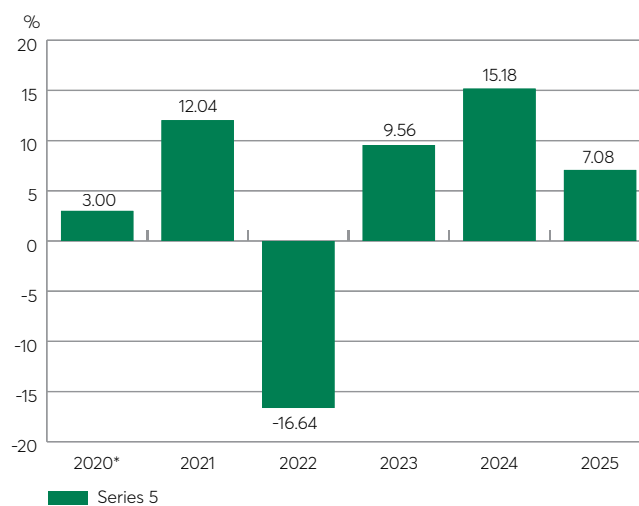
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,300. This works out to an average of 5.3% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 5 years and down in value 1 year of the 6.



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

DFS GIF – 100% EQUITY – DESJARDINS SUSTAINABLE

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

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

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – 100% EQUITY – DESJARDINS SUSTAINABLE

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	3.09%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.55%		N/A	
Guarantee 100/100 r		0.85%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 16, 2020

Series 5: November 16, 2020

Total Value (000's):

Series 5: 36

Net Asset Value per Unit:

Series 5: 5.03

Number of Units Outstanding (000's):

Series 5: 7

Fund Expense Ratio (FER):

Series 5: 2.37%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

14.0%

Minimum Deposit:

\$500

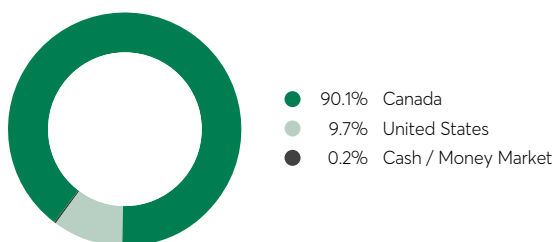
What does this fund invest in?

This fund invests in the Desjardins Wise Conservative ETF Portfolio. The Underlying Fund is mainly composed of exchange-traded funds investing in fixed-income (75%) and equity (25%) securities.

Top ten investments of the Underlying Fund	%
Desjardins Canadian Universe Bond Index ETF	34.7%
Desjardins Canadian Corporate Bond Index ETF	20.1%
Desjardins Canadian Equity Index ETF	11.8%
Desjardins American Equity Index ETF	8.2%
iShares Broad USD High Yield Corporate Bond ETF	7.2%
Desjardins Canadian Short Term Bond Index ETF	6.4%
Desjardins International Equity Index ETF	5.1%
iShares Broad USD Investment Grade Corporate Bond ETF	2.6%
iShares Global Government Bond ETF	2.0%
Desjardins Emerging Markets Equity Index ETF	0.8%
TOTAL	98.9%

TOTAL INVESTMENTS: 12

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

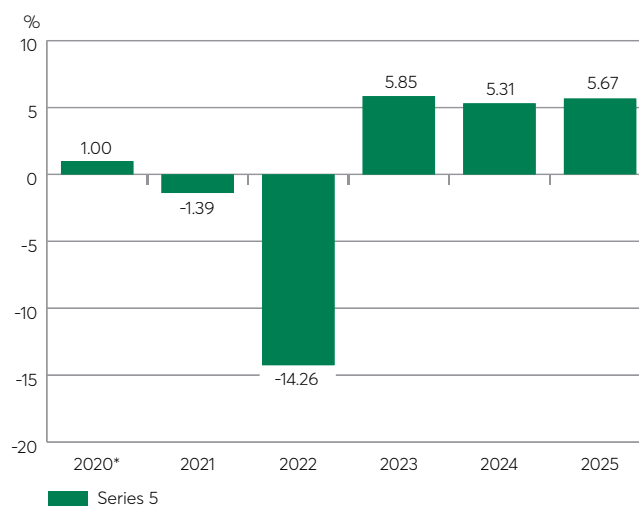
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,006. This works out to an average of 0.1% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 4 years and down in value 2 years of the 6.



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

DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

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

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
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3 years of buying	2.0%															
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.37%	None if you choose only Guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.40%	0.75%	0.80%	0.70%
Guarantee 100/100 r		0.40%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – MODERATE – DESJARDINS WISE ETF

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 16, 2020

Series 5: November 16, 2020

Total Value (000's):

Series 5: 457

Net Asset Value per Unit:

Series 5: 5.58

Number of Units Outstanding (000's):

Series 5: 82

Fund Expense Ratio (FER):

Series 5: 2.58%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

43.6%

Minimum Deposit:

\$500

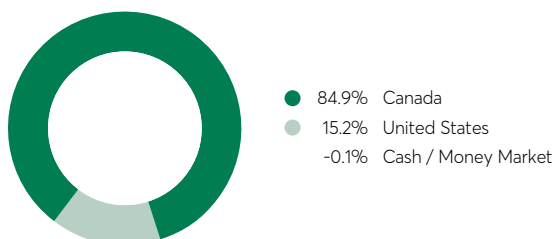
What does this fund invest in?

This fund invests in the Desjardins Wise Moderate ETF Portfolio. The Underlying Fund is mainly composed of exchange-traded funds investing in fixed-income (65%) and equity (35%) securities.

Top ten investments of the Underlying Fund	%
Desjardins Canadian Universe Bond Index ETF	21.4%
Desjardins American Equity Index ETF	14.0%
Desjardins Canadian Corporate Bond Index ETF	13.3%
Desjardins Canadian Equity Index ETF	10.3%
Desjardins International Equity Index ETF	9.2%
iShares Broad USD High Yield Corporate Bond ETF	7.9%
iShares Global Government Bond ETF	7.7%
iShares Broad USD Investment Grade Corporate Bond ETF	7.3%
Desjardins Canadian Short Term Bond Index ETF	5.4%
Desjardins Emerging Markets Equity Index ETF	1.8%
TOTAL	98.3%

TOTAL INVESTMENTS: 12

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

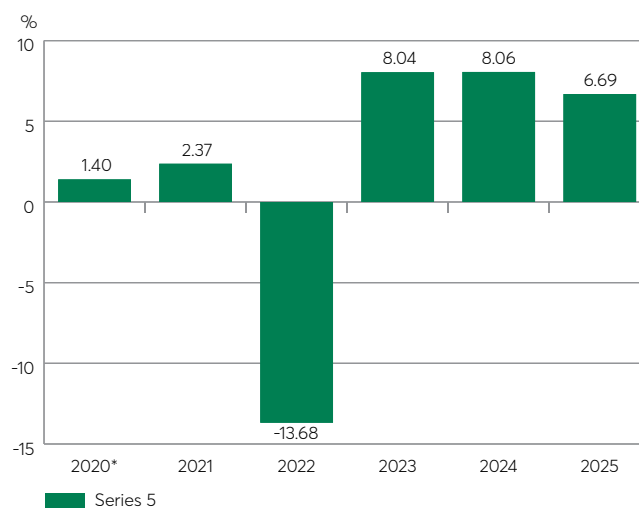
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,116. This works out to an average of 2.2% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 5 years and down in value 1 year of the 6.



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

DFS GIF – MODERATE – DESJARDINS WISE ETF

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

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.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
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3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – MODERATE – DESJARDINS WISE ETF

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.58%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.40%	0.80%	0.90%	0.95%
Guarantee 100/100 r		0.40%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – BALANCED – DESJARDINS WISE ETF

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 25, 2024

Series 5: November 25, 2024

Total Value (000's):

Series 5: 135

Net Asset Value per Unit:

Series 5: 5.39

Number of Units Outstanding (000's):

Series 5: 25

Fund Expense Ratio (FER):

Series 5: 2.64%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

6.9%

Minimum Deposit:

\$500

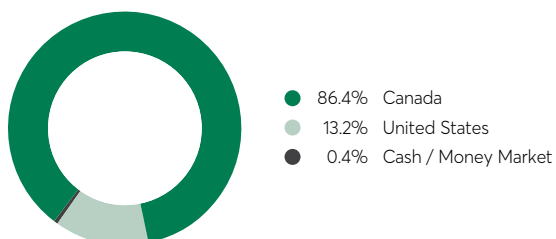
What does this fund invest in?

This fund invests in the Desjardins Wise Balanced 50 ETF Portfolio. The Underlying Fund is mainly composed of exchange-traded funds investing in fixed-income (50%) and equity (50%) securities.

Top ten investments of the Underlying Fund	%
Desjardins American Equity Index ETF	21.6%
Desjardins Canadian Universe Bond Index ETF	17.9%
Desjardins Canadian Equity Index ETF	12.9%
Desjardins International Equity Index ETF	11.9%
Desjardins Canadian Corporate Bond Index ETF	10.2%
iShares Broad USD High Yield Corporate Bond ETF	7.2%
iShares Global Government Bond ETF	6.6%
iShares Broad USD Investment Grade Corporate Bond ETF	6.0%
Desjardins Emerging Markets Equity Index ETF	2.6%
Desjardins American Mid Cap Equity Index ETF	2.5%
TOTAL	99.4%

TOTAL INVESTMENTS: 11

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

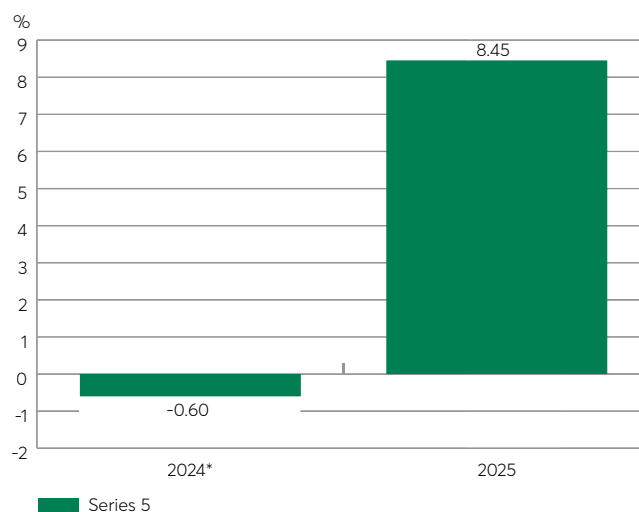
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 25, 2024 now has \$1,078. This works out to an average of 7.1% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 2 years for a contract Owner who chose the guarantee 75/75. Since November 25, 2024, the fund went up in value 1 year and down in value 1 year of the 2.



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

DFS GIF – BALANCED – DESJARDINS WISE ETF

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

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

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – BALANCED – DESJARDINS WISE ETF

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.64%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.40%	0.90%	0.95%	1.00%
Guarantee 100/100 r		0.40%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – GROWTH – DESJARDINS WISE ETF

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 16, 2020

Series 5: November 16, 2020

Total Value (000's):

Series 5: 2,492

Net Asset Value per Unit:

Series 5: 6.32

Number of Units Outstanding (000's):

Series 5: 394

Fund Expense Ratio (FER):

Series 5: 2.62%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

34.2%

Minimum Deposit:

\$500

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 (40%) securities.

Top ten investments of the Underlying Fund	%
Desjardins American Equity Index ETF	25.5%
Desjardins Canadian Universe Bond Index ETF	15.3%
Desjardins Canadian Equity Index ETF	15.1%
Desjardins International Equity Index ETF	13.9%
Desjardins Canadian Corporate Bond Index ETF	8.7%
iShares Broad USD High Yield Corporate Bond ETF	6.1%
iShares Global Government Bond ETF	5.4%
iShares Broad USD Investment Grade Corporate Bond ETF	4.8%
Desjardins Emerging Markets Equity Index ETF	3.0%
Desjardins American Mid Cap Equity Index ETF	3.0%
TOTAL	100.8%

TOTAL INVESTMENTS: 11

Investment Allocation as at December 31, 2025



- 90.0% Canada
- 10.9% United States
- -0.9% Cash / Money Market

How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

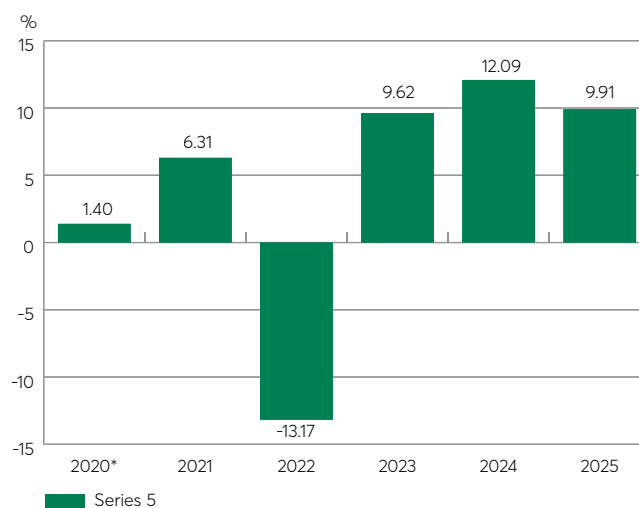
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,264. This works out to an average of 4.7% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 5 years and down in value 1 year of the 6.



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

DFS GIF – GROWTH – DESJARDINS WISE ETF

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

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.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GROWTH – DESJARDINS WISE ETF

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.62%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	1.00%	1.00%	1.10%
Guarantee 100/100 r		0.45%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – AGGRESSIVE – DESJARDINS WISE ETF

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 16, 2020

Series 5: November 16, 2020

Total Value (000's):

Series 5: 187

Net Asset Value per Unit:

Series 5: 7.19

Number of Units Outstanding (000's):

Series 5: 26

Fund Expense Ratio (FER):

Series 5: 2.56%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

30.2%

Minimum Deposit:

\$500

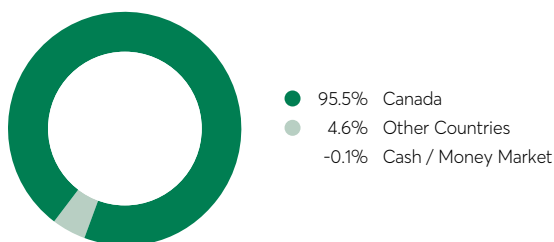
What does this fund invest in?

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

Top ten investments of the Underlying Fund	%
Desjardins American Equity Index ETF	33.2%
Desjardins Canadian Equity Index ETF	20.5%
Desjardins International Equity Index ETF	19.8%
Desjardins Canadian Universe Bond Index ETF	6.3%
Desjardins Emerging Markets Equity Index ETF	4.4%
Desjardins Canadian Corporate Bond Index ETF	4.2%
Desjardins American Mid Cap Equity Index ETF	4.1%
iShares Global Government Bond ETF	2.8%
iShares Broad USD High Yield Corporate Bond ETF	2.7%
iShares Broad USD Investment Grade Corporate Bond ETF	2.0%
TOTAL	100.0%

TOTAL INVESTMENTS: 11

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

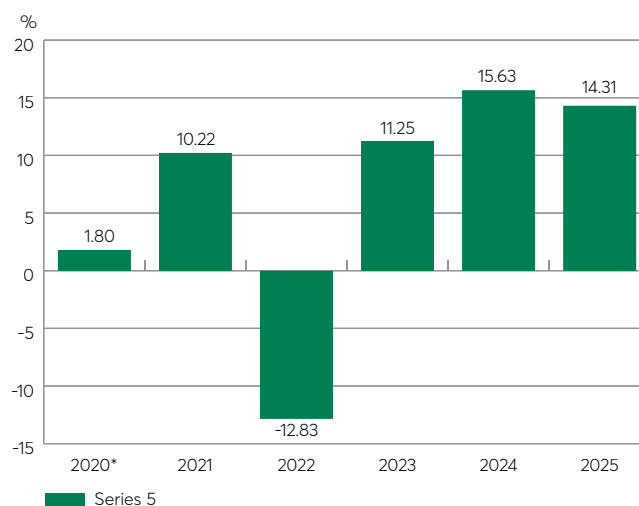
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,438. This works out to an average of 7.3% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 5 years and down in value 1 year of the 6.



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

DFS GIF – AGGRESSIVE – DESJARDINS WISE ETF

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

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.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – AGGRESSIVE – DESJARDINS WISE ETF

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.56%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.50%		N/A	
Guarantee 100/100 r		0.50%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 16, 2020

Series 5: November 16, 2020

Total Value (000's):

Series 5: 40

Net Asset Value per Unit:

Series 5: 7.89

Number of Units Outstanding (000's):

Series 5: 5

Fund Expense Ratio (FER):

Series 5: 2.78%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

29.1%

Minimum Deposit:

\$500

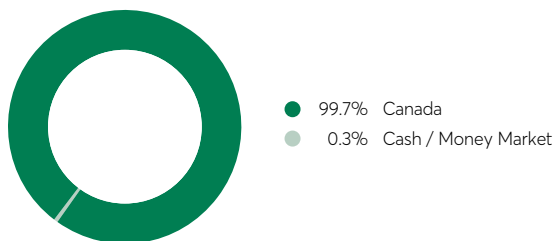
What does this fund invest in?

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

Top ten investments of the Underlying Fund	%
Desjardins American Equity Index ETF	57.7%
Desjardins International Equity Index ETF	30.0%
Desjardins Canadian Equity Index ETF	5.5%
Desjardins Emerging Markets Equity Index ETF	3.8%
Desjardins American Mid Cap Equity Index ETF	2.7%
Cash and Cash Equivalents	0.3%
TOTAL	100.0%

TOTAL INVESTMENTS: 5

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

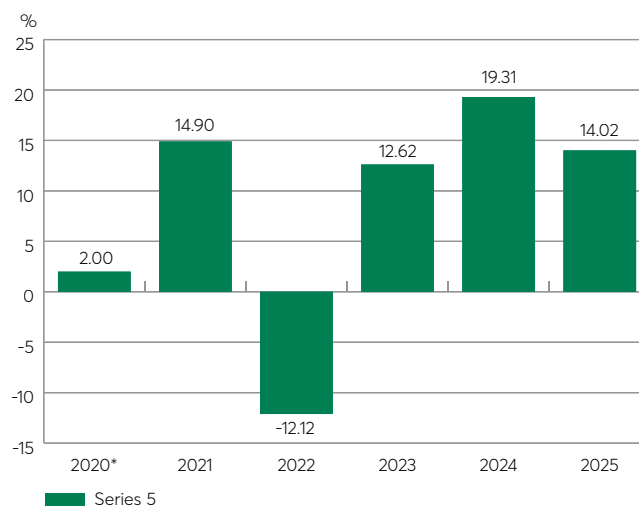
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,578. This works out to an average of 9.3% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 5 years and down in value 1 year of the 6.



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

DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

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.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.78%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.55%		N/A	
Guarantee 100/100 r		0.55%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – MONEY MARKET

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 20, 1995

Series 5: October 26, 2007

Total Value (000's):

Series 5: 12,854

Net Asset Value per Unit:

Series 5: 7.47

Number of Units Outstanding (000's):

Series 5: 1,720

Fund Expense Ratio (FER):

Series 5: 1.40%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

567.0%

Minimum Deposit:

\$500

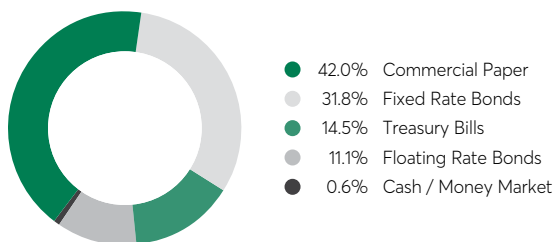
What does this fund invest in?

This fund invests in the DGIA Money Market Fund. The Underlying Fund invests in Canadian treasury bills and bankers acceptances.

Top ten investments of the Underlying Fund	%
Royal Bank of Canada, 5.235%, 2026-11-02	9.3%
Canada Treasury Bills, 2026-08-12	9.3%
Fortified Trust, 1.964%, 2026-10-23	7.7%
Glacier Credit Card Trust, 4.740%, 2026-09-20	6.8%
Merit Trust, Commercial Paper, 2026-05-07	4.7%
North West Redwater PNR, Commercial Paper, 2026-01-13	4.6%
Hyundai Capital Canada, Commercial Paper, 2026-01-05	3.3%
Prime Trust, Commercial Paper, 2026-03-05	3.3%
Bank of Montreal, Floating Rate, 2026-11-18	3.0%
Pure Grove Funding Trust, Commercial Paper, 2026-03-25	3.0%
TOTAL	55.0%

TOTAL INVESTMENTS: 46

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

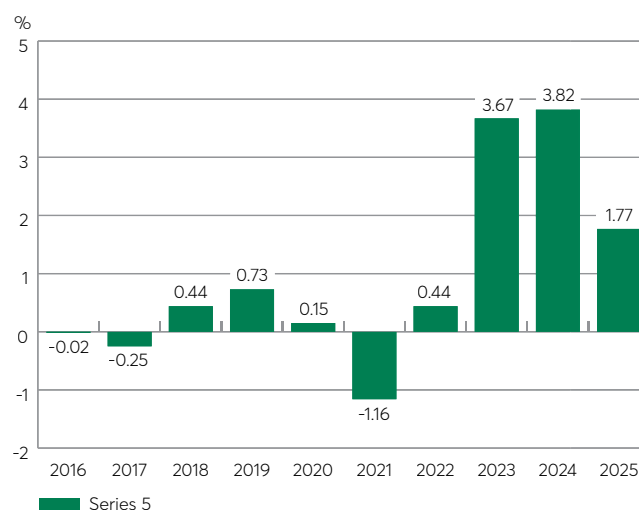
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,122. This works out to an average of 0.6% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 7 years and down in value 3 years of the 10.



DFS GIF – MONEY MARKET

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking liquidity and security of capital.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
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3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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5 years of buying	2.5%															
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – MONEY MARKET

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	1.40%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.25%	0.60%	0.60%	0.60%
Guarantee 100/100 r		0.25%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 0.25% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.15% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 0.25% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.15% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – CANADIAN BOND

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: October 16, 2015

Series 5: October 16, 2015

Total Value (000's):

Series 5: 22,228

Net Asset Value per Unit:

Series 5: 5.20

Number of Units Outstanding (000's):

Series 5: 4,271

Fund Expense Ratio (FER):

Series 5: 1.97%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

30.0%

Minimum Deposit:

\$500

What does this fund invest in?

This fund invests in the DGIA Canadian Bond Fund. The Underlying Fund invests primarily in Canadian government and corporate bonds.

Top ten investments of the Underlying Fund	%
Government of Canada, 3.250%, 2028-09-01	6.4%
Government of Canada, 3.250%, 2034-12-01	3.3%
Government of Canada, 2.750%, 2030-09-01	3.3%
Government of Canada, 3.250%, 2033-12-01	2.7%
Government of Canada, 1.500%, 2031-12-01	2.5%
Province of Quebec, 5.000%, 2041-12-01	2.2%
Government of Canada, 2.000%, 2032-06-01	1.9%
Government of Canada, 2.500%, 2032-12-01	1.7%
Province of Quebec, 5.750%, 2036-12-01	1.5%
Government of Canada, 2.000%, 2051-12-01	1.5%
TOTAL	27.0%

TOTAL INVESTMENTS: 499

Investment Allocation as at December 31, 2025



- 38.3% Federal Bonds
- 37.3% Corporate Bonds
- 19.5% Provincial Bonds
- 4.8% Municipal Bonds
- 0.2% Cash / Money Market
- -0.1% Derivative Financial Instruments

How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

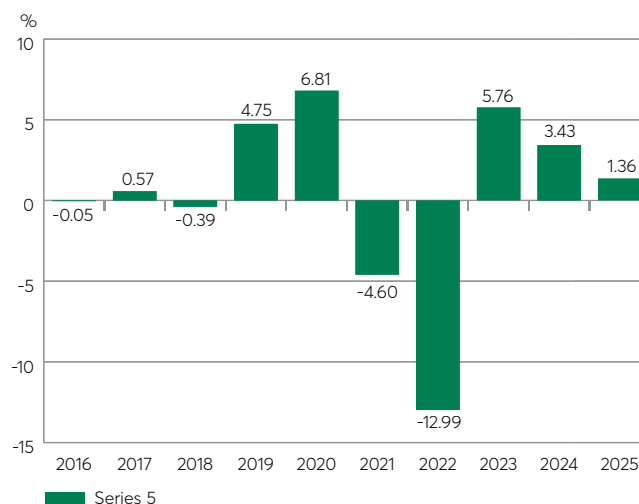
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,040. This works out to an average of 0.4% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 6 years and down in value 4 years of the 10.



DFS GIF – CANADIAN BOND

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking interest income and stability of capital.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CANADIAN BOND

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	1.97%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.30%	0.65%	0.65%	0.60%
Guarantee 100/100 r		0.30%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 0.50% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.25% 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.
- Back End Load, 6 years (Fee Option C) – 0.25% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: September 23, 2019

Series 5: September 23, 2019

Total Value (000's):

Series 5: 613

Net Asset Value per Unit:

Series 5: 5.56

Number of Units Outstanding (000's):

Series 5: 110

Fund Expense Ratio (FER):

Series 5: 2.43%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

PIMCO Canada Corp.

Portfolio Turnover Rate (of the Underlying Fund):

252.9%

Minimum Deposit:

\$500

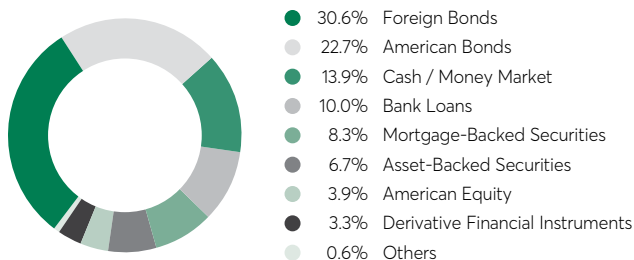
What does this fund invest in?

This fund invests in the Desjardins Global Tactical Bond Fund. The Underlying Fund invests primarily in global credit markets including, without limitation, investment-grade corporate bonds, high-yield corporate bonds and emerging market bonds.

Top ten investments of the Underlying Fund	%
Cash and Cash Equivalents	13.9%
Derivative Financial Instruments	3.3%
U.S. Treasury Bonds, 4.000%, 2052-11-15	3.0%
AmSurg	2.5%
MPH Acquisition Holdings, floating rate, 2030-12-31	2.3%
Eurosail, Series 2007-1X, Class C1A, Mezzanine, floating rate, 2045-03-13	2.1%
Beignet Investor, Private Placement, Series 144A, 6.581%, 2049-05-30	1.5%
Venture Global LNG, Private Placement, Series 144A, 9.500%, 2029-02-01	1.2%
Magyar Export-Import Bank, 6.000%, 2029-05-16	1.2%
Valaris, Private Placement, Series 144A, 8.375%, 2030-04-30	1.2%
TOTAL	32.2%

TOTAL INVESTMENTS: 294

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

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

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 23, 2019 now has \$1,112. This works out to an average of 1.7% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 7 years for a contract Owner who chose the guarantee 75/75. Since September 23, 2019, the fund went up in value 5 years and down in value 2 years of the 7.



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

DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person who is primarily looking for a fund that invests in various global bond markets and wants a high income return with some long-term capital appreciation.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.43%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	0.80%	0.90%	0.95%
Guarantee 100/100 r		0.45%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 0.50% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.25% 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.
- Back End Load, 6 years (Fee Option C) – 0.25% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – DIVERSIFIED INCOME – FRANKLIN QUOTENTIAL*

Financial Information as at **December 31, 2025**

*** This fund is not available for new deposits or Unit switches**

Quick Facts

Inception Date:

Fund: October 30, 2000
Series 5: October 26, 2007

Number of Units Outstanding (000's):

Series 5: 4,969

Portfolio Turnover Rate (of the Underlying Fund):

13.6%

Total Value (000's):

Series 5: 42,708

Fund Expense Ratio (FER):

Series 5: 2.93%

Minimum Deposit:

\$500

Net Asset Value per Unit:

Series 5: 8.60

Portfolio Manager:

Franklin Templeton Investments Corp.

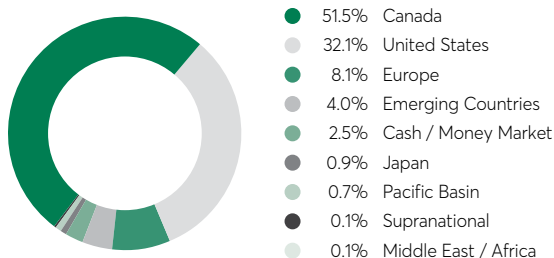
What does this fund invest in?

This fund invests in the Franklin Quotential Diversified Income Portfolio. The Underlying Fund invests in bond (80%) and equity (20%) funds.

Top ten investments of the Underlying Fund	%
Franklin Canadian Core Plus Bond Fund	30.9%
Franklin Canadian Government Bond Fund	15.0%
Franklin Global Core Bond Fund	10.9%
Franklin Canadian Short Duration Bond Fund	7.2%
Franklin U.S. Core Equity Fund	5.7%
Franklin Brandywine Global Income Optimiser Fund	4.9%
Franklin Brandywine U.S. High Yield Fund	3.2%
Franklin Canadian Core Equity Fund	2.8%
Franklin FTSE U.S. Index ETF	2.7%
Franklin Clearbridge Canadian Equity Fund	2.5%
TOTAL	85.8%

TOTAL INVESTMENTS: 17

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

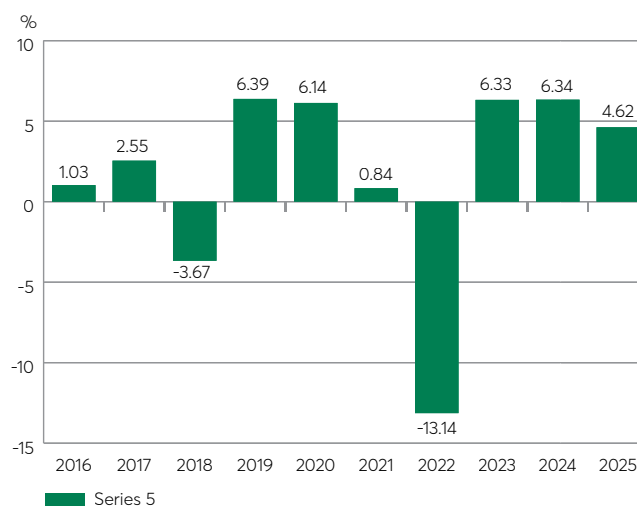
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,564. This works out to an average of 2.5% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – DIVERSIFIED INCOME – FRANKLIN QUOTENTIAL

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking security of capital.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
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3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – DIVERSIFIED INCOME – FRANKLIN QUOTENTIAL

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.93%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.40%	0.75%	0.80%	0.70%
Guarantee 100/100 r		0.40%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – BALANCED INCOME – FRANKLIN QUOTENTIAL*

Financial Information as at **December 31, 2025**

*** This fund is not available for new deposits or Unit switches**

Quick Facts

Inception Date:

Fund: October 30, 2000
Series 5: October 26, 2007

Total Value (000's):

Series 5: 96,263

Net Asset Value per Unit:

Series 5: 8.94

Number of Units Outstanding (000's):

Series 5: 10,763

Fund Expense Ratio (FER):

Series 5: 2.96%

Portfolio Manager:

Franklin Templeton Investments Corp.

Portfolio Turnover Rate (of the Underlying Fund):

15.4%

Minimum Deposit:

\$500

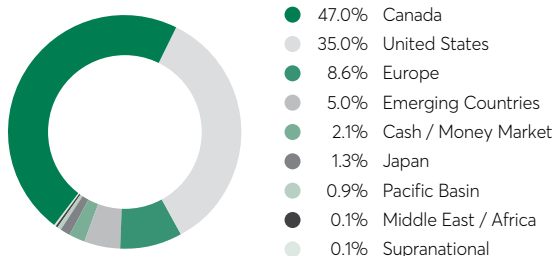
What does this fund invest in?

This fund invests in the Franklin Quotential Balanced Income Portfolio. The Underlying Fund invests in bond (60%) and equity (40%) funds.

Top ten investments of the Underlying Fund	%
Franklin Canadian Core Plus Bond Fund	24.8%
Franklin Canadian Government Bond Fund	12.0%
Franklin Global Core Bond Fund	9.0%
Franklin U.S. Core Equity Fund	8.7%
Franklin Canadian Short Duration Bond Fund	5.8%
Franklin Canadian Core Equity Fund	4.3%
Franklin FTSE U.S. Index ETF	4.2%
Franklin Clearbridge Canadian Equity Fund	3.8%
Franklin Brandywine Global Income Optimiser Fund	3.7%
Franklin International Core Equity Fund	3.4%
TOTAL	79.7%

TOTAL INVESTMENTS: 21

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

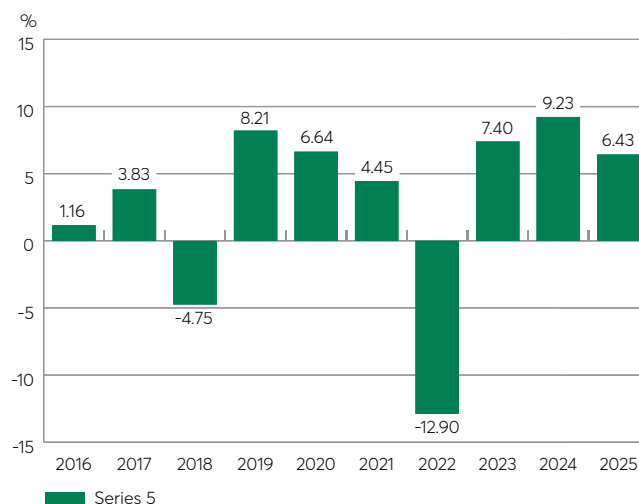
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,690. This works out to an average of 2.9% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – BALANCED INCOME – FRANKLIN QUOTENTIAL

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking security and potential long-term capital growth.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – BALANCED INCOME – FRANKLIN QUOTENTIAL

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.96%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	0.80%	0.90%	0.95%
Guarantee 100/100 r		0.45%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – CANADIAN BALANCED – FIDELITY

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: December 1, 2008

Series 5: December 1, 2008

Total Value (000's):

Series 5: 522,219

Net Asset Value per Unit:

Series 5: 15.62

Number of Units Outstanding (000's):

Series 5: 33,432

Fund Expense Ratio (FER):

Series 5: 2.96%

Portfolio Manager:

Fidelity Investments Canada ULC

Portfolio Turnover Rate (of the Underlying Fund):

55.5%

Minimum Deposit:

\$500

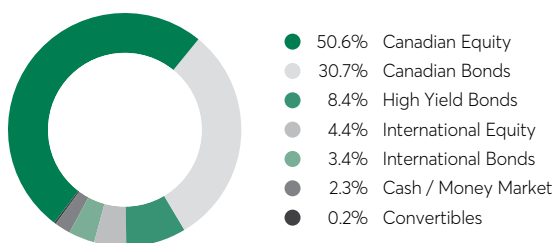
What does this fund invest in?

This fund invests in the Fidelity Canadian Balanced Fund. The Underlying Fund invests in Canadian bonds (40%), Canadian equities (50%), as well as high yield bonds (10%).

Top ten investments of the Underlying Fund	%
Royal Bank of Canada	5.1%
Shopify	3.9%
Toronto-Dominion Bank	3.1%
Barrick Mining Corporation	2.4%
Canadian Imperial Bank of Commerce	2.3%
Agnico Eagle Mines	2.2%
Bank of Montreal	1.8%
Scotiabank	1.7%
Kinross Gold Corporation	1.6%
RB Global	1.4%
TOTAL	25.5%

TOTAL INVESTMENTS: 1,940

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

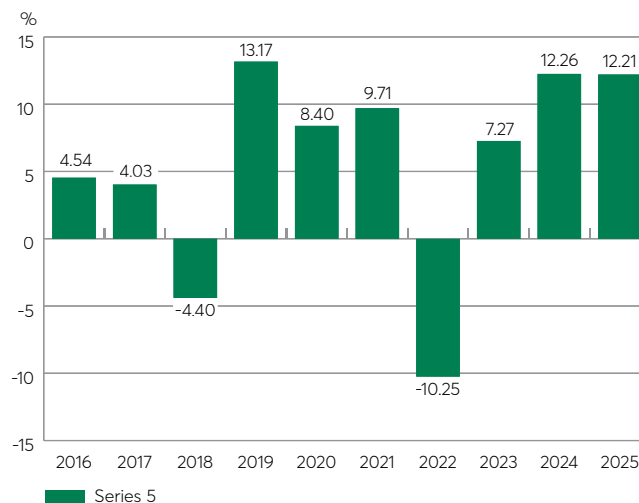
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on December 1, 2008 now has \$3,124. This works out to an average of 6.9% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – CANADIAN BALANCED – FIDELITY

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth and who wants the convenience of a diversified portfolio in a single fund.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CANADIAN BALANCED – FIDELITY

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.96%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	0.85%	1.00%	0.95%
Guarantee 100/100 r		0.45%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – U.S. MONTHLY INCOME – FIDELITY

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: October 16, 2015

Series 5: October 16, 2015

Total Value (000's):

Series 5: 2,373

Net Asset Value per Unit:

Series 5: 8.51

Number of Units Outstanding (000's):

Series 5: 279

Fund Expense Ratio (FER):

Series 5: 2.96%

Portfolio Manager:

Fidelity Investments Canada ULC

Portfolio Turnover Rate (of the Underlying Fund):

14.0%

Minimum Deposit:

\$500

What does this fund invest in?

This fund invests in the Fidelity U.S. Monthly Income Fund. The Underlying Fund invests primarily in American equity securities (50%) and bonds (50%).

Top ten investments of the Underlying Fund	%
JPMorgan Chase & Co.	1.6%
Alphabet, Class A	1.5%
iShares Comex Gold Trust ETF	1.3%
Exxon Mobil	1.2%
Wells Fargo & Company	1.0%
Bank of America	0.9%
Linde	0.8%
Walmart	0.8%
Johnson & Johnson	0.8%
Taiwan Semiconductor Manufacturing Company, ADR	0.7%
TOTAL	10.6%

TOTAL INVESTMENTS: 3,430

Investment Allocation as at December 31, 2025



- 47.3% International Equity
- 28.3% International Bonds
- 12.5% American Bonds
- 7.0% Convertibles
- 3.3% Cash / Money Market
- 1.3% Canadian Equity
- 0.4% Canadian Bonds

How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

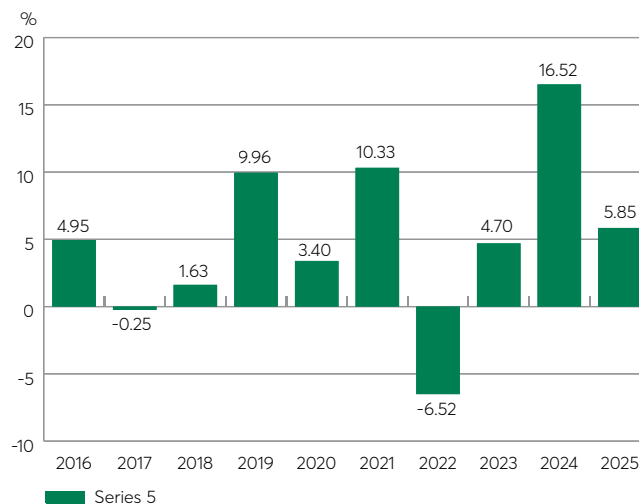
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,702. This works out to an average of 5.3% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – U.S. MONTHLY INCOME – FIDELITY

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

The fund may be right for a person seeking interest income with stability of capital.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
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1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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5 years of buying	2.5%															
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – U.S. MONTHLY INCOME – FIDELITY

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.96%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%		N/A	
Guarantee 100/100 r		0.45%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – GLOBAL BALANCED – DESJARDINS SUSTAINABLE

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 28, 2022

Series 5: November 28, 2022

Total Value (000's):

Series 5: 380

Net Asset Value per Unit:

Series 5: 5.86

Number of Units Outstanding (000's):

Series 5: 65

Fund Expense Ratio (FER):

Series 5: 3.03%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

15.8%

Minimum Deposit:

\$500

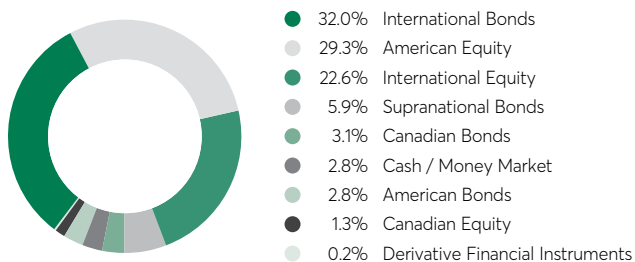
What does this fund invest in?

This fund invests in the Desjardins Sustainable Global Balanced Fund. The Underlying Fund invests in equity (55%) and bond (45%) funds. This fund follows a responsible approach to investing.

Top ten investments of the Underlying Fund	%
Desjardins Sustainable Environmental Bond Fund	45.7%
Desjardins Sustainable Positive Change Fund	27.1%
Desjardins Sustainable Global Opportunities Fund	27.1%
Cash and Cash Equivalents	0.1%
TOTAL	100.0%

TOTAL INVESTMENTS: 199

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

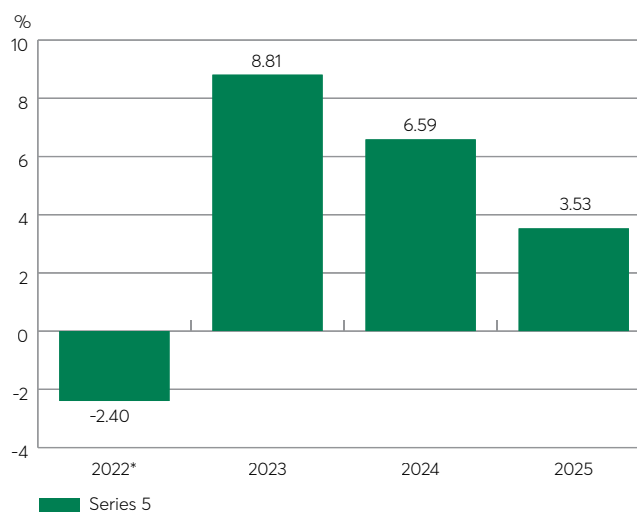
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 28, 2022 now has \$1,172. This works out to an average of 5.3% a year.

Year-by-year returns

This chart shows how the fund has performed in the past 4 years for a contract Owner who chose the guarantee 75/75. Since November 28, 2022, the 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.

DFS GIF – GLOBAL BALANCED – DESJARDINS SUSTAINABLE

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

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

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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DFS GIF – GLOBAL BALANCED – DESJARDINS SUSTAINABLE

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	3.03%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	1.00%	1.00%	1.10%
Guarantee 100/100 r		0.50%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 17, 2003

Series 5: October 26, 2007

Total Value (000's):

Series 5: 105,577

Net Asset Value per Unit:

Series 5: 12.76

Number of Units Outstanding (000's):

Series 5: 8,275

Fund Expense Ratio (FER):

Series 5: 2.86%

Portfolio Manager:

Jarislowsky, Fraser Limited

Portfolio Turnover Rate (of the Underlying Fund):

23.6%

Minimum Deposit:

\$500

What does this fund invest in?

This fund invests in the Jarislowsky Fraser Global Balanced Fund. The Underlying Fund invests primarily in bonds (43.5%) and equities (56.5%) from around the world.

Top ten investments of the Underlying Fund	%
Microsoft	1.7%
Toronto-Dominion Bank	1.5%
Brookfield Corporation	1.5%
Canadian National Railway Company	1.3%
Alphabet	1.3%
Amazon.com	1.3%
Shopify	1.1%
CAE	1.0%
Bank of Montreal	1.0%
Meta Platforms	1.0%
TOTAL	12.7%

TOTAL INVESTMENTS: 243

Investment Allocation as at December 31, 2025



- 33.6% Canadian Bonds
- 24.6% Canadian Equity
- 17.5% American Equity
- 17.1% International Equity
- 4.0% Cash / Money Market
- 3.2% Emerging Countries

How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

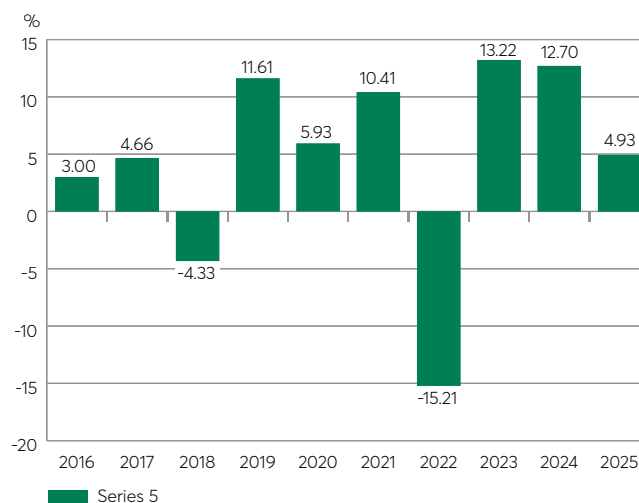
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$2,166. This works out to an average of 4.3% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking interest income with stability of capital.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.86%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	0.80%	0.80%	0.95%
Guarantee 100/100 r		0.45%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 20, 1995

Series 5: October 26, 2007

Total Value (000's):

Series 5: 130,690

Net Asset Value per Unit:

Series 5: 19.90

Number of Units Outstanding (000's):

Series 5: 6,318

Fund Expense Ratio (FER):

Series 5: 2.56%

Portfolio Manager:

Fiera Capital Corporation

Portfolio Turnover Rate:

36.5%

Minimum Deposit:

\$500

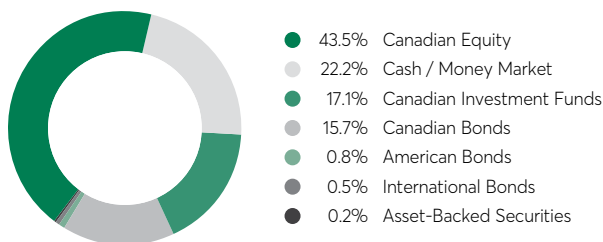
What does this fund invest in?

This fund invests primarily in Canadian bonds and treasury bills (40%), Canadian equities (40%), as well as world equities (20%).

Top ten investments	%
Fiera Capital Global Equity Fund	13.3%
Canada Treasury Bills, 2.040%, 2026-01-14	7.3%
Canada Treasury Bills, 2.132%, 2026-02-11	4.2%
Fiera Capital Active Short Term Canadian Municipal Bond	3.8%
Royal Bank of Canada	2.7%
Nova Scotia Treasury Bills, 2.237%, 2026-01-15	2.3%
New Brunswick Treasury Bills, 2.210%, 2026-03-05	2.3%
Province of Saskatchewan, notes, 2.218%, 2026-03-17	2.3%
Ontario Treasury Bills, 2.226%, 2026-04-01	2.3%
Québecor	2.3%
TOTAL	42.8%

TOTAL INVESTMENTS: 181

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

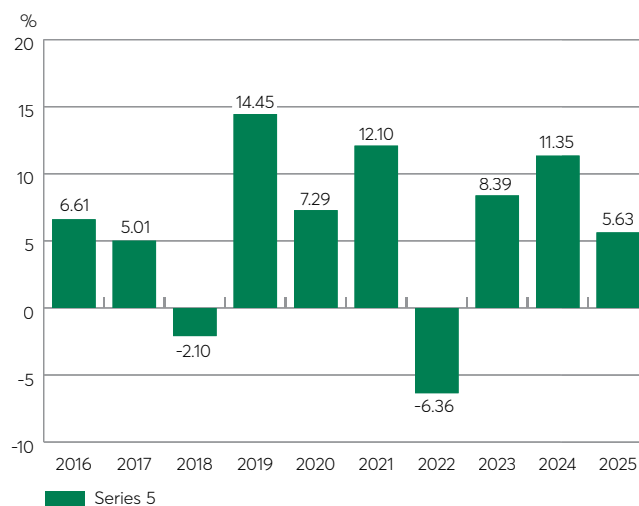
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$2,216. This works out to an average of 4.5% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking conservative capital growth and interest income.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
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3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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5 years of buying	2.5%															
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.56%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	0.85%	1.00%	1.10%
Guarantee 100/100 r		0.45%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – BALANCED GROWTH – FRANKLIN QUOTENTIAL*

Financial Information as at **December 31, 2025**

*** This fund is not available for new deposits or Unit switches**

Quick Facts

Inception Date:

Fund: December 11, 2006
Series 5: October 26, 2007

Number of Units Outstanding (000's):

Series 5: 28,935

Portfolio Turnover Rate (of the Underlying Fund):

19.1%

Total Value (000's):

Series 5: 284,271

Fund Expense Ratio (FER):

Series 5: 2.98%

Minimum Deposit:

\$500

Net Asset Value per Unit:

Series 5: 9.82

Portfolio Manager:

Franklin Templeton Investments Corp.

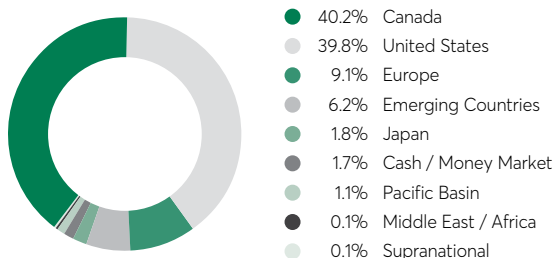
What does this fund invest in?

This fund invests in the Franklin Quotential Balanced Growth Portfolio. The Underlying Fund invests in bond (40%) and equity (60%) funds.

Top ten investments of the Underlying Fund	%
Franklin Canadian Core Plus Bond Fund	16.2%
Franklin U.S. Core Equity Fund	12.1%
Franklin Canadian Government Bond Fund	8.3%
Franklin ClearBridge Canadian Equity Fund	6.1%
Franklin FTSE U.S. Index ETF	6.0%
Franklin Global Core Bond Fund	5.9%
Franklin Canadian Core Equity Fund	5.5%
Franklin International Core Equity Fund	5.4%
Franklin FTSE Canada All Cap Index ETF	4.2%
Franklin Putnam U.S. Large Cap Value Fund	4.0%
TOTAL	73.7%

TOTAL INVESTMENTS: 21

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

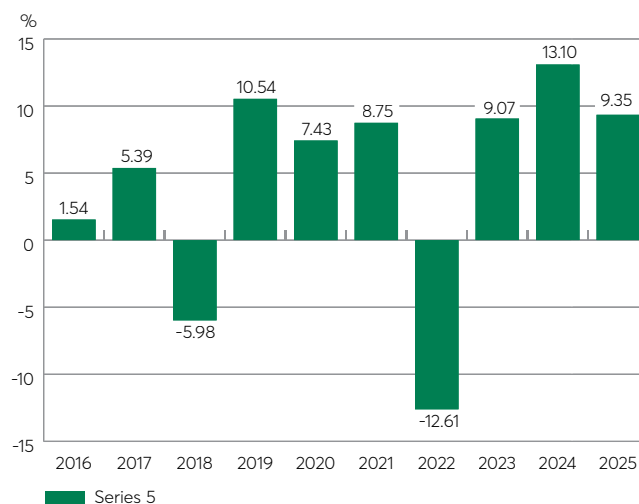
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,945. This works out to an average of 3.7% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – BALANCED GROWTH – FRANKLIN QUOTENTIAL

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth and security.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
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3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – BALANCED GROWTH – FRANKLIN QUOTENTIAL

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.98%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	1.00%	1.00%	1.10%
Guarantee 100/100 r		0.50%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – CANADIAN ASSET ALLOCATION – CI

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: September 24, 2012

Series 5: September 24, 2012

Total Value (000's):

Series 5: 2,627

Net Asset Value per Unit:

Series 5: 9.46

Number of Units Outstanding (000's):

Series 5: 278

Fund Expense Ratio (FER):

Series 5: 2.79%

Portfolio Manager:

CI Investments Inc.

Portfolio Turnover Rate (of the Underlying Fund):

76.2%

Minimum Deposit:

\$500

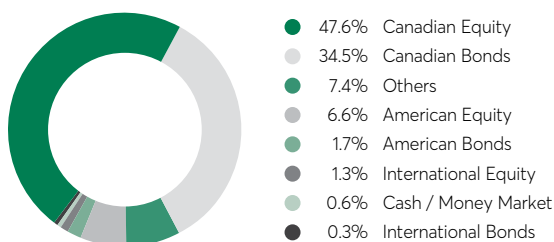
What does this fund invest in?

This fund invests in the CI Canadian Asset Allocation Corporate Class. The Underlying Fund invests in Canadian equity (60%) and fixed-income (40%) securities.

Top ten investments of the Underlying Fund	%
CI Canadian Bond Fund	33.6%
CI Private Markets Growth Fund	5.5%
Agnico Eagle Mines	3.2%
CI Canadian Long-Term Bond Pool	3.2%
Royal Bank of Canada	2.9%
Brookfield Corporation	2.9%
Fairfax Financial Holdings	2.7%
Manulife Financial Corporation	2.6%
Shopify	2.4%
Intact Financial Corporation	2.4%
TOTAL	61.4%

TOTAL INVESTMENTS: 421

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

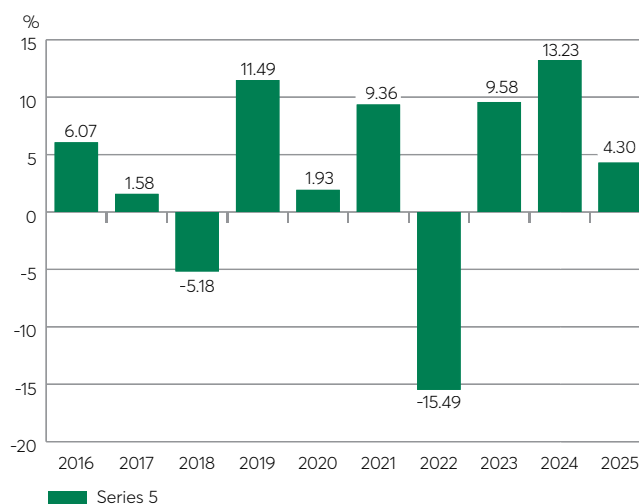
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 24, 2012 now has \$1,892. This works out to an average of 4.9% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – CANADIAN ASSET ALLOCATION – CI

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking a balance of current income and capital appreciation.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CANADIAN ASSET ALLOCATION – CI

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.79%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.50%		N/A	
Guarantee 100/100 r		0.65%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – CANADIAN BALANCED – CI

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: May 3, 2010

Series 5: May 3, 2010

Total Value (000's):

Series 5: 65,830

Net Asset Value per Unit:

Series 5: 11.60

Number of Units Outstanding (000's):

Series 5: 5,674

Fund Expense Ratio (FER):

Series 5: 2.78%

Portfolio Manager:

CI Investments Inc.

Portfolio Turnover Rate (of the Underlying Fund):

29.1%

Minimum Deposit:

\$500

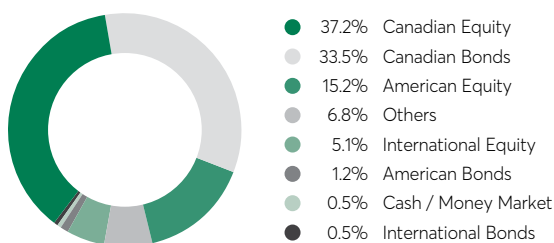
What does this fund invest in?

This fund invests in the CI Canadian Balanced Fund. The Underlying Fund invests in Canadian bonds (40%), Canadian equities (30%) and global equities (30%).

Top ten investments of the Underlying Fund	%
CI Private Markets Growth Fund	3.6%
Manulife Financial Corporation	2.6%
Shopify	2.3%
Wheaton Precious Metals Corporation	2.2%
CI Private Markets Inome Fund	2.2%
Fairfax Financial Holdings	2.1%
Scotiabank	1.8%
Agnico Eagle Mines	1.8%
Toronto-Dominion Bank	1.5%
Enbridge	1.5%
TOTAL	21.6%

TOTAL INVESTMENTS: 394

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

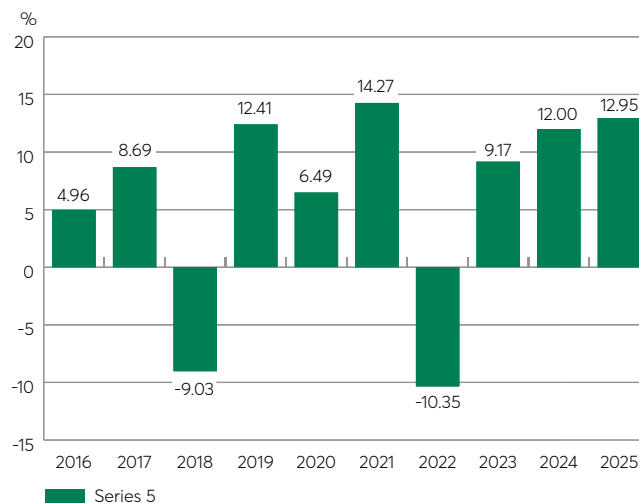
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on May 3, 2010 now has \$2,320. This works out to an average of 5.5% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – CANADIAN BALANCED – CI

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking a balanced of current income and capital appreciation.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
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1 year of buying	3.0%															
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3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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4 years of buying	3.0%															
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6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CANADIAN BALANCED – CI

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.78%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	0.85%	1.00%	1.10%
Guarantee 100/100 r		0.45%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – CANADIAN INCOME AND GROWTH – CI

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: September 24, 2012

Series 5: September 24, 2012

Total Value (000's):

Series 5: 49,650

Net Asset Value per Unit:

Series 5: 11.34

Number of Units Outstanding (000's):

Series 5: 4,380

Fund Expense Ratio (FER):

Series 5: 2.88%

Portfolio Manager:

CI Investments Inc.

Portfolio Turnover Rate (of the Underlying Fund):

19.1%

Minimum Deposit:

\$500

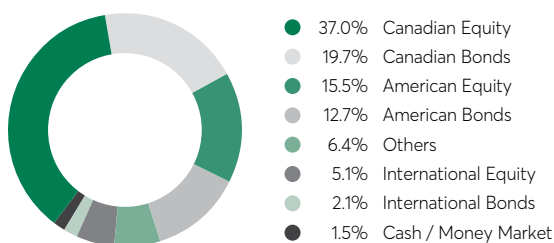
What does this fund invest in?

This fund invests in the CI Canadian Income and Growth Fund. The Underlying Fund invests in fixed-income (40%) and equity (60%) securities.

Top ten investments of the Underlying Fund	%
CI Private Markets Growth Fund	3.7%
Manulife Financial Corporation	2.6%
Shopify	2.3%
Wheaton Precious Metals Corporation	2.3%
Fairfax Financial Holdings	2.1%
Scotiabank	1.8%
Agnico Eagle Mines	1.8%
CI Private Markets Inome Fund	1.5%
Toronto-Dominion Bank	1.5%
Enbridge	1.5%
TOTAL	21.1%

TOTAL INVESTMENTS: 604

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

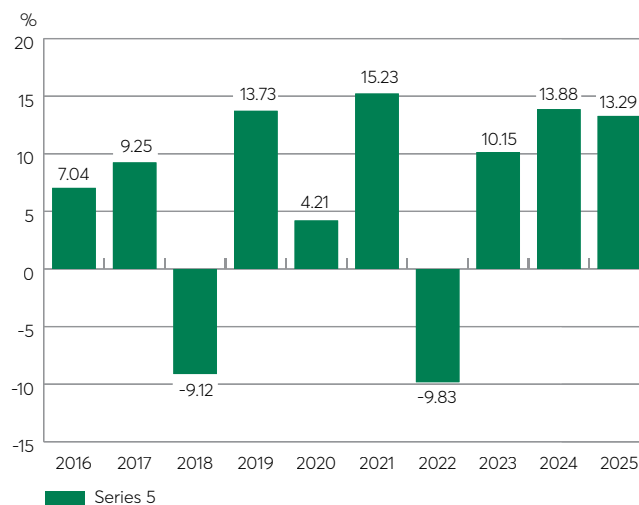
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 24, 2012 now has \$2,268. This works out to an average of 6.4% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – CANADIAN INCOME AND GROWTH – CI

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking a balance of current income and capital appreciation.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CANADIAN INCOME AND GROWTH – CI

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.88%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	1.00%	1.00%	1.10%
Guarantee 100/100 r		0.50%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 28, 2022

Series 5: November 28, 2022

Total Value (000's):

Series 5: 2,934

Net Asset Value per Unit:

Series 5: 7.24

Number of Units Outstanding (000's):

Series 5: 405

Fund Expense Ratio (FER):

Series 5: 2.99%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Wellington Management Canada ULC

Portfolio Turnover Rate (of the Underlying Fund):

91.0%

Minimum Deposit:

\$500

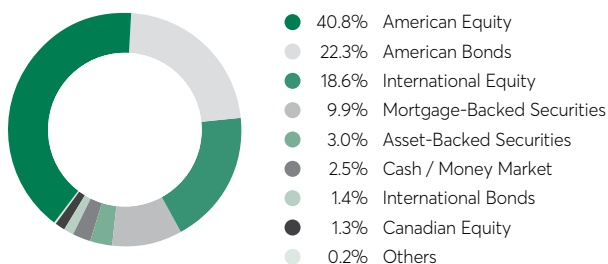
What does this fund invest in?

This fund invests in the Desjardins Global Balanced Growth Fund. The Underlying Fund invests in equity (60%) and fixed-income (40%) securities.

Top ten investments of the Underlying Fund	%
NVIDIA	4.7%
Alphabet, Class C	3.6%
U.S. Treasury Bonds, 4.625%, 2029-04-30	3.5%
Amazon.com	3.1%
Microsoft	2.9%
Cash and Cash Equivalents	2.5%
Broadcom	2.1%
Eli Lilly and Company	1.9%
Apple	1.9%
Taiwan Semiconductor Manufacturing Company	1.8%
TOTAL	28.0%

TOTAL INVESTMENTS: 237

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

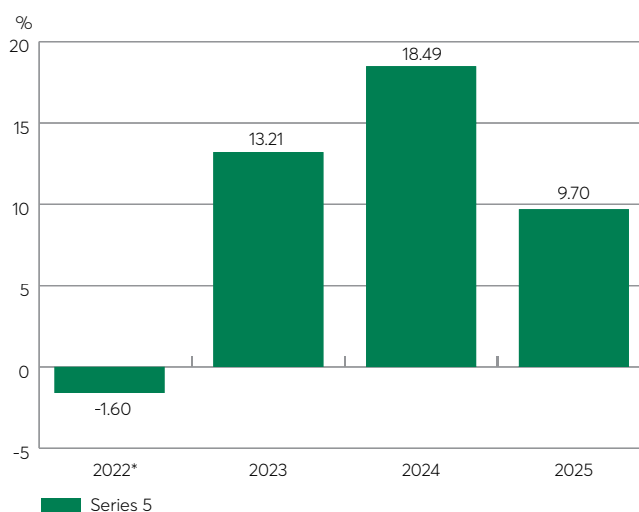
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 28, 2022 now has \$1,448. This works out to an average of 12.7% a year.

Year-by-year returns

This chart shows how the fund has performed in the past 4 years for a contract Owner who chose the guarantee 75/75. Since November 28, 2022, the 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.

DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking tactical asset allocation management.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.99%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	1.00%	1.00%	1.10%
Guarantee 100/100 r		0.50%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – GROWTH AND INCOME – NEI*

Financial Information as at **December 31, 2025**

*** This fund is not available for new deposits or Unit switches**

Quick Facts

Inception Date:

Fund: December 11, 2006
Series 5: October 26, 2007

Total Value (000's):

Series 5: 97,559

Net Asset Value per Unit:

Series 5: 9.84

Number of Units Outstanding (000's):

Series 5: 9,916

Fund Expense Ratio (FER):

Series 5: 2.94%

Portfolio Manager:

Northwest & Ethical Investments L.P.

Portfolio Sub-Advisor:

Letko, Brosseau & Associates Inc.

Portfolio Turnover Rate (of the Underlying Fund):

35.1%

Minimum Deposit:

\$500

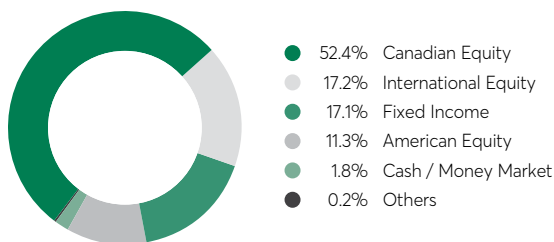
What does this fund invest in?

This fund invests in the NEI Growth and Income Fund. The Underlying Fund invests in bonds (25%) and equities (75%).

Top ten investments of the Underlying Fund	%
NEI Canadian Bond Fund	17.4%
NEI Global Equity RS Fund	10.5%
NEI Global Growth Fund	9.7%
NEI Global Dividend RS Fund	9.4%
Scotiabank	2.1%
Royal Bank of Canada	2.0%
Linamar	2.0%
Toronto-Dominion Bank	1.9%
Magna International	1.8%
Barrick Mining Corporation	1.8%
TOTAL	58.6%

TOTAL INVESTMENTS: 68

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

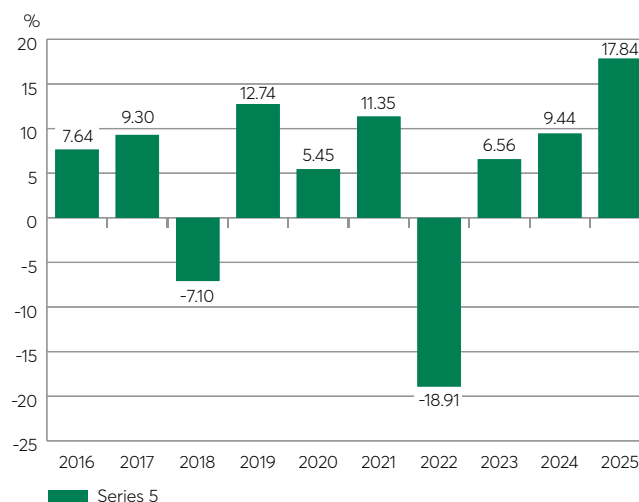
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$2,012. This works out to an average of 3.9% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – GROWTH AND INCOME – NEI

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth and income.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GROWTH AND INCOME – NEI

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.94%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	0.80%	1.00%	1.10%
Guarantee 100/100 r		0.45%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – GROWTH RS – NEI SELECT*

Financial Information as at **December 31, 2025**

*** This fund is not available for new deposits or Unit switches**

Quick Facts

Inception Date:

Fund: January 14, 2002
Series 5: October 26, 2007

Number of Units Outstanding (000's):

Series 5: 5,115

Portfolio Turnover Rate (of the Underlying Fund):

32.1%

Total Value (000's):

Series 5: 70,154

Fund Expense Ratio (FER):

Series 5: 2.96%

Minimum Deposit:

\$500

Net Asset Value per Unit:

Series 5: 13.72

Portfolio Manager:

Northwest & Ethical Investments L.P.

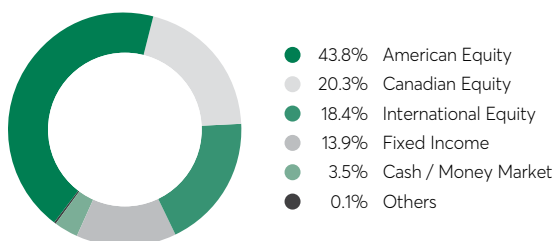
What does this fund invest in?

This fund invests in the NEI Select Growth RS Portfolio. The Underlying Fund invests in bond (15%) and equity (85%) funds. This fund follows a responsible approach to investing.

Top ten investments of the Underlying Fund	%
NEI U.S. Equity RS Fund	23.4%
NEI Global Total Return Bond Fund	8.9%
NEI ESG Canadian Enhanced Index Fund	6.8%
Invesco ESG NASDAQ 100 Index ETF	6.6%
NEI Canadian Equity RS Fund	6.2%
NEI Global Dividend RS Fund	6.0%
NEI Global Equity RS Fund	5.6%
NEI Canadian Small Cap Equity RS Fund	5.1%
Avantis Responsible International Equity ETF	3.7%
NEI International Equity RS Fund	3.0%
TOTAL	75.3%

TOTAL INVESTMENTS: 21

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

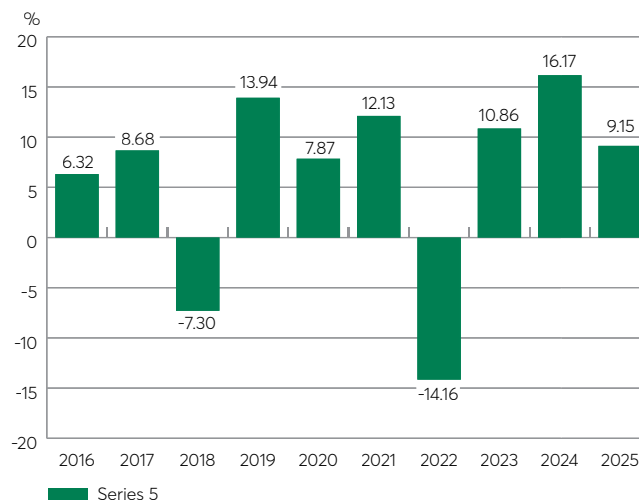
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$2,144. This works out to an average of 4.3% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – GROWTH RS – NEI SELECT

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth and security.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GROWTH RS – NEI SELECT

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.96%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.45%	1.00%	1.00%	1.10%
Guarantee 100/100 r		0.50%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – GROWTH – FRANKLIN QUOTENTIAL*

Financial Information as at **December 31, 2025**

*** This fund is not available for new deposits or Unit switches**

Quick Facts

Inception Date:

Fund: October 30, 2000
Series 5: October 26, 2007

Total Value (000's):

Series 5: 28,291

Net Asset Value per Unit:

Series 5: 10.61

Number of Units Outstanding (000's):

Series 5: 2,665

Fund Expense Ratio (FER):

Series 5: 3.21%

Portfolio Manager:

Franklin Templeton Investments Corp.

Portfolio Turnover Rate (of the Underlying Fund):

23.9%

Minimum Deposit:

\$500

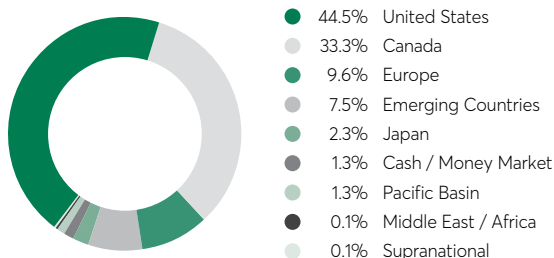
What does this fund invest in?

This fund invests in the Franklin Quotential Growth Portfolio. The Underlying Fund invests in bond (20%) and equity (80%) funds.

Top ten investments of the Underlying Fund	%
Franklin U.S. Core Equity Fund	16.9%
Franklin Canadian Core Equity Fund	8.4%
Franklin FTSE U.S. Index ETF	8.0%
Franklin ClearBridge Canadian Equity Fund	7.4%
Franklin Canadian Core Plus Bond Fund	7.4%
Franklin International Core Equity Fund	6.6%
Franklin FTSE Canada All Cap Index ETF	5.7%
Franklin Putnam U.S. Large Cap Value Fund	5.6%
Franklin U.S. Opportunities Fund	4.7%
Templeton Emerging Markets Fund	4.4%
TOTAL	75.1%

TOTAL INVESTMENTS: 21

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

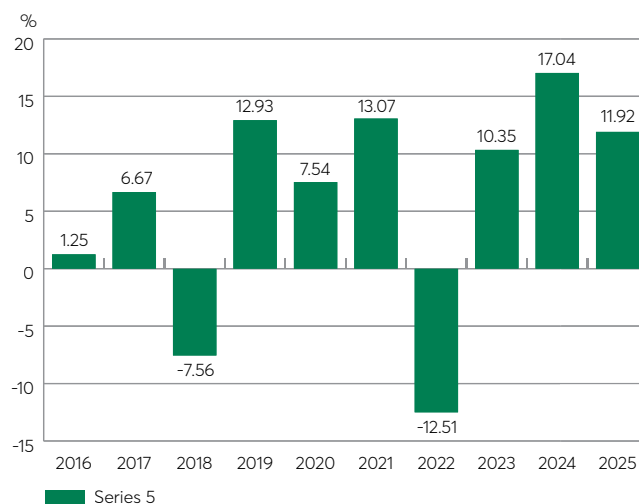
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$2,118. This works out to an average of 4.2% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – GROWTH – FRANKLIN QUOTENTIAL

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GROWTH – FRANKLIN QUOTENTIAL

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	3.21%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.50%	1.20%	1.10%	N/A
Guarantee 100/100 r		0.70%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – DIVIDEND BALANCED – DESJARDINS

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: September 23, 2019

Series 5: September 23, 2019

Total Value (000's):

Series 5: 70,857

Net Asset Value per Unit:

Series 5: 6.98

Number of Units Outstanding (000's):

Series 5: 10,144

Fund Expense Ratio (FER):

Series 5: 2.65%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

97.3%

Minimum Deposit:

\$500

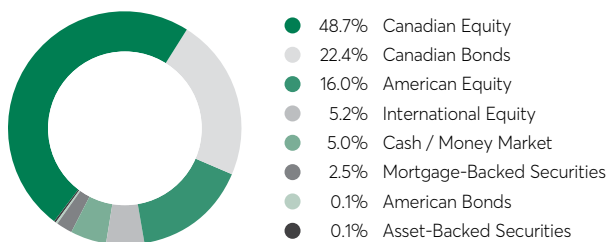
What does this fund invest in?

This fund invests in the Desjardins Dividend Balanced Fund. The Underlying Fund invests in income-producing securities which may include, but are not limited to, dividend paying equity securities, government and corporate bonds, income trusts and other securities primarily of Canadian issuers.

Top ten investments of the Underlying Fund	%
Cash and Cash Equivalents	5.0%
Royal Bank of Canada	4.0%
National Bank of Canada	2.6%
Agnico Eagle Mines	2.4%
Canadian Pacific Kansas City	2.0%
Waste Connections	1.9%
Bank of Montreal	1.8%
Intact Financial Corporation	1.6%
Brookfield	1.6%
Brookfield Asset Management	1.4%
TOTAL	24.3%

TOTAL INVESTMENTS: 353

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

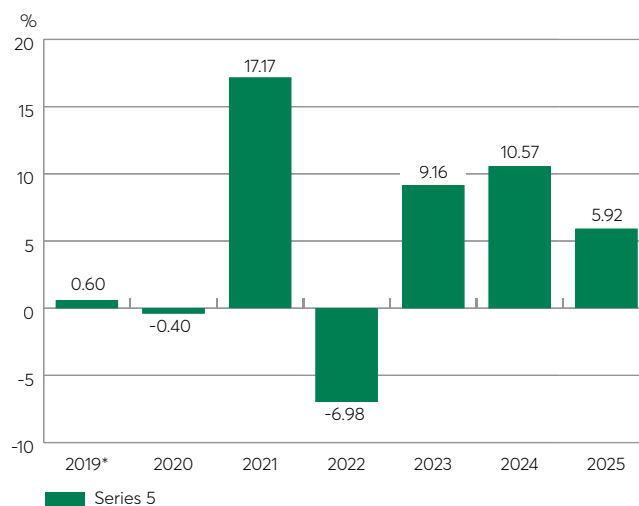
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 23, 2019 now has \$1,396. This works out to an average of 5.5% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 7 years for a contract Owner who chose the guarantee 75/75. Since September 23, 2019, the fund went up in value 5 years and down in value 2 years of the 7.



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

DFS GIF – DIVIDEND BALANCED – DESJARDINS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking income from dividends and capital growth.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
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5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – DIVIDEND BALANCED – DESJARDINS

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.65%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.50%	1.00%	1.00%	N/A
Guarantee 100/100 r		0.65%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – CANADIAN DIVIDEND – NEI*

Financial Information as at **December 31, 2025**

*** This fund is not available for new deposits or Unit switches**

Quick Facts

Inception Date:

Fund: September 24, 2012
Series 5: September 24, 2012

Total Value (000's):

Series 5: 9,471

Net Asset Value per Unit:

Series 5: 13.51

Number of Units Outstanding (000's):

Series 5: 701

Fund Expense Ratio (FER):

Series 5: 3.05%

Portfolio Manager:

Nortwest & Ethical Investments L. P.

Portfolio Sub-Advisor:

Lincluden Investment Management Limited

Portfolio Turnover Rate (of the Underlying Fund):

15.9%

Minimum Deposit:

\$500

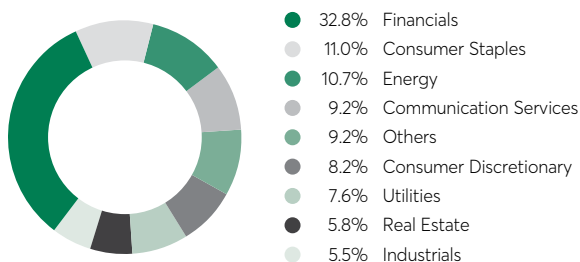
What does this fund invest in?

This fund invests in the NEI Canadian Dividend Fund. The Underlying Fund invests primarily in Canadian common stocks.

Top ten investments of the Underlying Fund	%
Toronto-Dominion Bank	5.8%
Royal Bank of Canada	5.3%
Cash and Cash Equivalents	4.2%
Scotiabank	3.8%
BCE	3.6%
TC Energy	3.4%
Canadian National Railway Company	3.0%
Nutrien	2.8%
Intact Financial Corporation	2.7%
Magna International	2.7%
TOTAL	37.3%

TOTAL INVESTMENTS: 69

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

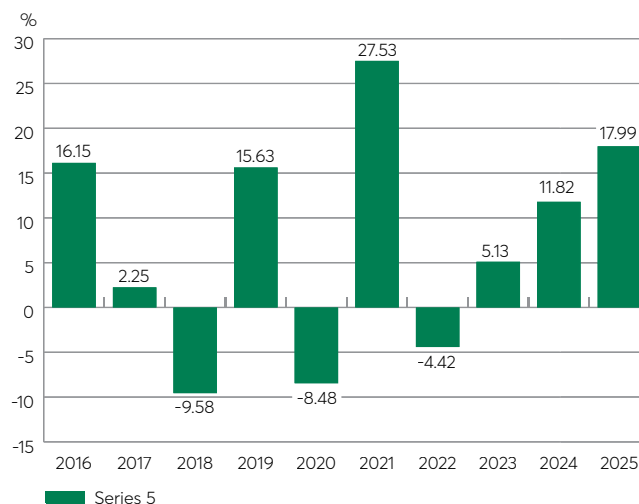
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 24, 2012 now has \$2,702. This works out to an average of 7.8% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 7 years and down in value 3 years of the 10.



DFS GIF – CANADIAN DIVIDEND – NEI

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking a balance of current income and capital appreciation. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CANADIAN DIVIDEND – NEI

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	3.05%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.50%		N/A	
Guarantee 100/100 r		0.65%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – CANADIAN EQUITY – DESJARDINS

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 16, 2020

Series 5: November 16, 2020

Total Value (000's):

Series 5: 183

Net Asset Value per Unit:

Series 5: 8.59

Number of Units Outstanding (000's):

Series 5: 51

Fund Expense Ratio (FER):

Series 5: 2.69%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

236.9%

Minimum Deposit:

\$500

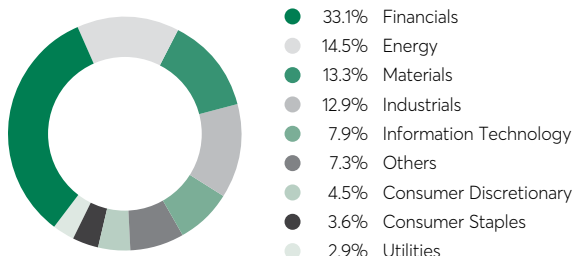
What does this fund invest in?

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	7.6%
Toronto-Dominion Bank	4.9%
Shopify	4.5%
Brookfield	4.2%
Enbridge	3.1%
Agnico Eagle Mines	3.0%
Cash and Cash Equivalents	2.9%
Bank of Montreal	2.8%
Canadian Imperial Bank of Commerce	2.8%
Suncor Energy	2.4%
TOTAL	38.2%

TOTAL INVESTMENTS: 75

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

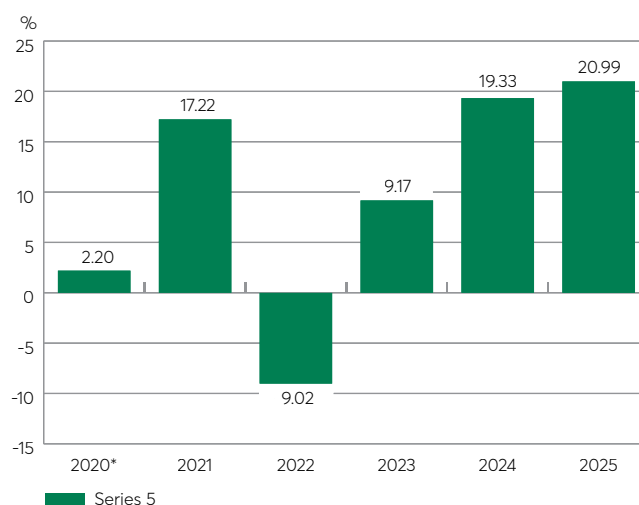
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,718. This works out to an average of 11.1% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 5 years and down in value 1 year of the 6.



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

DFS GIF – CANADIAN EQUITY – DESJARDINS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

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.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CANADIAN EQUITY – DESJARDINS

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.69%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.50%		N/A	
Guarantee 100/100 r		0.70%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: December 5, 2005

Series 5: October 26, 2007

Total Value (000's):

Series 5: 94,965

Net Asset Value per Unit:

Series 5: 14.05

Number of Units Outstanding (000's):

Series 5: 6,760

Fund Expense Ratio (FER):

Series 5: 2.91%

Portfolio Manager:

Jarislowsky, Fraser Limited

Portfolio Turnover Rate (of the Underlying Fund):

20.2%

Minimum Deposit:

\$500

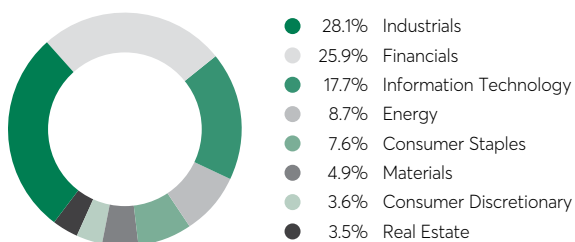
What does this fund invest in?

This fund invests in the Jarislowsky Fraser Canadian Equity Fund. The Underlying Fund invests primarily in equity from large Canadian companies.

Top ten investments of the Underlying Fund	%
Toronto-Dominion Bank	6.2%
Brookfield Corporation	6.1%
Canadian National Railway Company	5.5%
Shopify	4.5%
CAE	4.2%
Bank of Montreal	3.9%
TC Energy	3.9%
Open Text Corporation	3.8%
Constellation Software	3.4%
Intact Financial Corporation	2.9%
TOTAL	44.4%

TOTAL INVESTMENTS: 37

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

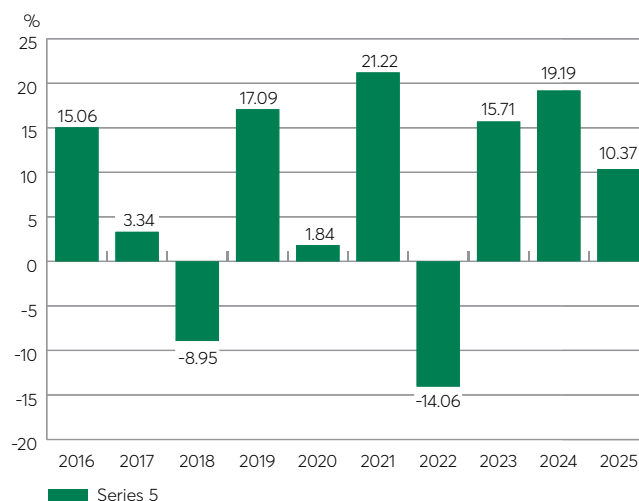
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$2,385. This works out to an average of 4.9% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking interest income with stability of capital.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
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4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.91%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.50%	1.20%	1.10%	N/A
Guarantee 100/100 r		0.70%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: December 1, 2008

Series 5: December 1, 2008

Total Value (000's):

Series 5: 17,373

Net Asset Value per Unit:

Series 5: 23.50

Number of Units Outstanding (000's):

Series 5: 739

Fund Expense Ratio (FER):

Series 5: 3.20%

Portfolio Manager:

Fidelity Investments Canada ULC

Portfolio Turnover Rate (of the Underlying Fund):

43.7%

Minimum Deposit:

\$500

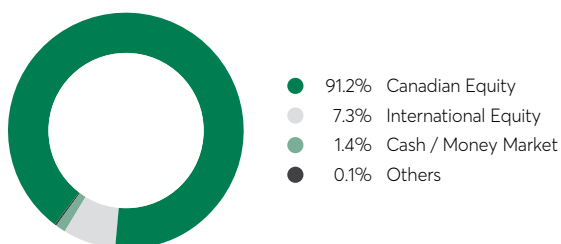
What does this fund invest in?

This fund invests in the Fidelity True North® Fund. The Underlying Fund invests primarily in equity from small, medium and large Canadian companies.

Top ten investments of the Underlying Fund	%
Toronto-Dominion Bank	7.2%
Royal Bank of Canada	6.4%
Shopify, Class A	5.8%
Agnico Eagle Mines	5.0%
Franco-Nevada Corporation	3.7%
Alimentation Couche-Tard	3.2%
TC Energy	3.0%
Rogers Communications	2.4%
Fortis	2.2%
TFI International	2.0%
TOTAL	40.9%

TOTAL INVESTMENTS: 126

Investment Allocation as at December 31, 2025



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

How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

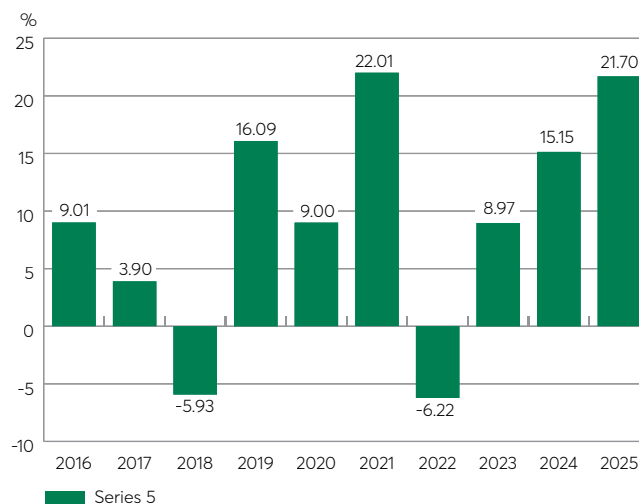
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on December 1, 2008 now has \$4,700. This works out to an average of 9.5% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth with moderate risk.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	3.20%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.55%		N/A	
Guarantee 100/100 r		0.85%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – CANADIAN EQUITY – FRANKLIN CLEARBRIDGE*

Financial Information as at **December 31, 2025**

*** This fund is not available for new deposits or Unit switches**

Quick Facts

Inception Date:

Fund: April 17, 2000
Series 5: October 26, 2007

Total Value (000's):

Series 5: 8,314

Net Asset Value per Unit:

Series 5: 24.94

Number of Units Outstanding (000's):

Series 5: 333

Fund Expense Ratio (FER):

Series 5: 2.97%

Portfolio Manager:

Franklin Templeton Investments Corp.

Portfolio Turnover Rate (of the Underlying Fund):

21.4%

Minimum Deposit:

\$500

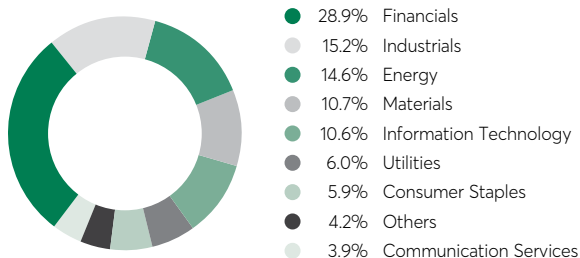
What does this fund invest in?

This fund invests in the Franklin ClearBridge Canadian Equity Fund. The Underlying Fund invests primarily in equity from medium and large Canadian companies.

Top ten investments of the Underlying Fund	%
Royal Bank of Canada	6.4%
Toronto-Dominion Bank	5.3%
Scotiabank	4.1%
Bank of Montreal	4.1%
Shopify	4.0%
Brookfield Corporation	4.0%
Canadian National Railway Company	4.0%
Franco-Nevada Corporation	3.7%
Alimentation Couche-Tard	3.2%
Canadian Pacific Kansas City	3.1%
TOTAL	41.9%

TOTAL INVESTMENTS: 51

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

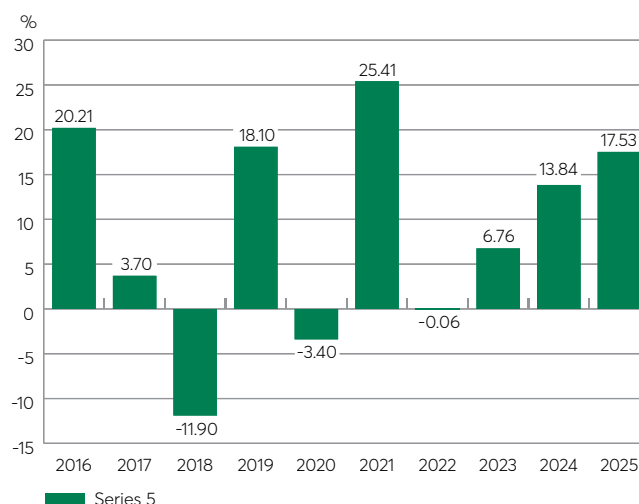
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$2,854. This works out to an average of 5.9% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 7 years and down in value 3 years of the 10.



DFS GIF – CANADIAN EQUITY – FRANKLIN CLEARBRIDGE

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
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3 years of buying	2.0%															
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CANADIAN EQUITY – FRANKLIN CLEARBRIDGE

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.97%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.55%		N/A	
Guarantee 100/100 r		0.85%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – CANADIAN SMALL CAP EQUITY – NEI*

Financial Information as at **December 31, 2025**

*** This fund is not available for new deposits or Unit switches**

Quick Facts

Inception Date:

Fund: December 11, 2006
Series 5: October 26, 2007

Total Value (000's):

Series 5: 5,226

Net Asset Value per Unit:

Series 5: 11.91

Number of Units Outstanding (000's):

Series 5: 439

Fund Expense Ratio (FER):

Series 5: 3.27%

Portfolio Manager:

Northwest & Ethical Investments L.P.

Portfolio Sub-Advisor:

Hillsdale Investment Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

170.0%

Minimum Deposit:

\$500

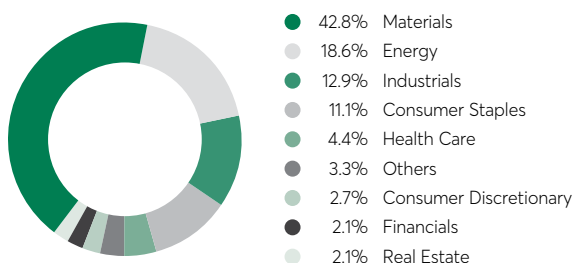
What does this fund invest in?

This fund invests in the NEI Canadian Small Cap Equity Fund. The Underlying Fund invests primarily in equity from small Canadian companies.

Top ten investments of the Underlying Fund	%
Cash and Cash Equivalents	3.4%
Enerflex	3.1%
CES Energy Solutions	2.7%
Badger Infrastructure Solution	2.6%
Extencicare	2.4%
OceanaGold	2.4%
Dundee Precious Metals	2.3%
Ero Copper	2.2%
Linamar	2.1%
Groupe Dynamite	2.1%
TOTAL	25.3%

TOTAL INVESTMENTS: 93

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

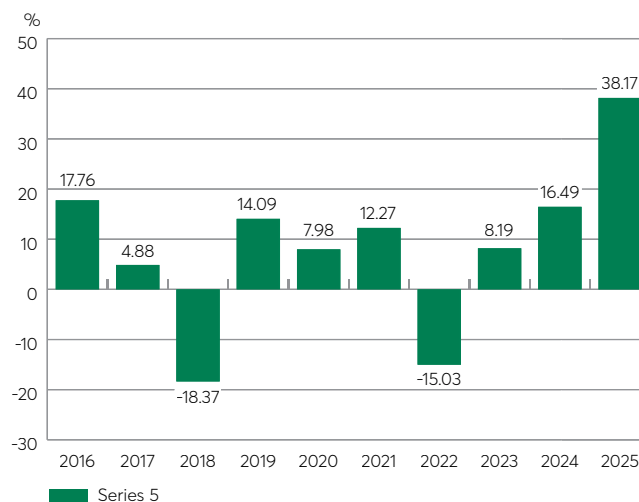
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,962. This works out to an average of 3.8% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – CANADIAN SMALL CAP EQUITY – NEI

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth but can tolerate high variations in value.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
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After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – CANADIAN SMALL CAP EQUITY – NEI

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	3.27%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.60%		N/A	
Guarantee 100/100 r		0.90%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – CANADIAN SMALL CAP – FRANKLIN CLEARBRIDGE*

Financial Information as at **December 31, 2025**

*** This fund is not available for new deposits or Unit switches**

Quick Facts

Inception Date:

Fund: April 17, 2000
Series 5: October 26, 2007

Number of Units Outstanding (000's):

Series 5: 137

Portfolio Turnover Rate (of the Underlying Fund):

30.7%

Total Value (000's):

Series 5: 3,126

Fund Expense Ratio (FER):

Series 5: 3.15%

Minimum Deposit:

\$500

Net Asset Value per Unit:

Series 5: 22.76

Portfolio Manager:

Franklin Templeton Investments Corp.

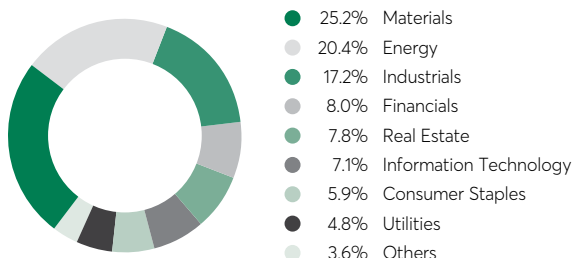
What does this fund invest in?

This fund invests in the Franklin ClearBridge Canadian Small Cap Fund. The Underlying Fund invests primarily in equity from small and medium Canadian companies.

Top ten investments of the Underlying Fund	%
Capstone Copper Corporation	4.4%
Hudbay Minerals	4.3%
OR Royalties	4.3%
Headwater Exploration	4.2%
Enerflex	3.9%
EQB	3.9%
Triple Flag Precious	3.6%
Kelt Exploration	3.4%
Lundin Mining Corporation	3.4%
Propel Holdings	3.0%
TOTAL	38.4%

TOTAL INVESTMENTS: 42

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

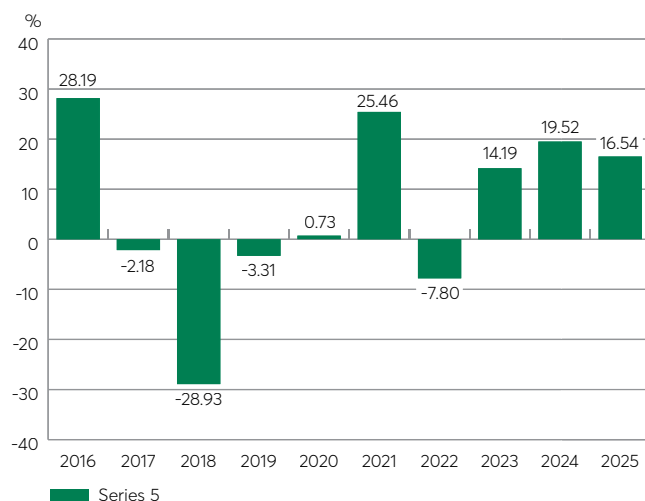
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,828. This works out to an average of 3.4% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 6 years and down in value 4 years of the 10.



DFS GIF – CANADIAN SMALL CAP – FRANKLIN CLEARBRIDGE

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth but can tolerate high variations in value.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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After 6 years	0.0%															

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DFS GIF – CANADIAN SMALL CAP – FRANKLIN CLEARBRIDGE

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	3.15%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.60%		N/A	
Guarantee 100/100 r		0.90%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – AMERICAN EQUITY – MFS

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: April 17, 2000
Series 5: October 26, 2007

Total Value (000's):

Series 5: 14,519

Net Asset Value per Unit:

Series 5: 18.42

Number of Units Outstanding (000's):

Series 5: 788

Fund Expense Ratio (FER):

Series 5: 2.92%

Portfolio Manager:

MFS Investment Management
Canada Limited

Portfolio Turnover Rate (of the Underlying Fund):

28.6%

Minimum Deposit:

\$500

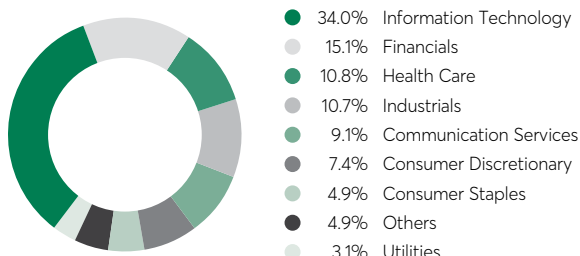
What does this fund invest in?

This fund invests in the MFS U.S. Equity Core Fund. The Underlying Fund invests primarily in equity from large American companies.

Top ten investments of the Underlying Fund	%
Microsoft	7.8%
NVIDIA	6.9%
Apple	6.6%
Alphabet	5.9%
Amazon.com	4.9%
Meta Platforms	3.2%
JPMorgan Chase & Co.	2.9%
Lam Research Corporation	2.0%
Visa	2.0%
Mastercard	1.9%
TOTAL	44.1%

TOTAL INVESTMENTS: 65

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

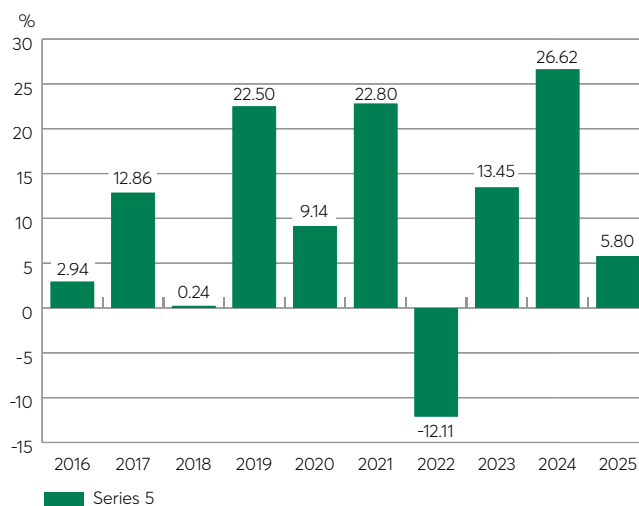
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$4,304. This works out to an average of 8.4% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 9 years and down in value 1 year of the 10.



DFS GIF – AMERICAN EQUITY – MFS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – AMERICAN EQUITY – MFS

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.92%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.60%		N/A	
Guarantee 100/100 r		0.90%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 20, 1995

Series 5: October 26, 2007

Total Value (000's):

Series 5: 6,478

Net Asset Value per Unit:

Series 5: 17.35

Number of Units Outstanding (000's):

Series 5: 373

Fund Expense Ratio (FER):

Series 5: 3.06%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Wellington Management Canada ULC

Portfolio Turnover Rate (of the Underlying Fund):

76.5%

Minimum Deposit:

\$500

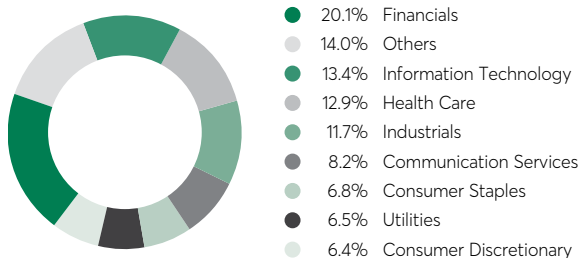
What does this fund invest in?

This fund invests in the Desjardins American Equity Value Fund. The Underlying Fund invests primarily in equity from medium and large American companies.

Top ten investments of the Underlying Fund	%
Alphabet	5.6%
Unilever, ADR	3.2%
Bank of America	2.6%
Simon Property Group	2.4%
Qualcomm	2.2%
UnitedHealth Group	2.2%
General Mills	2.2%
Truist Financial	2.1%
Harris	2.1%
Sempra Energy	2.1%
TOTAL	26.7%

TOTAL INVESTMENTS: 68

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

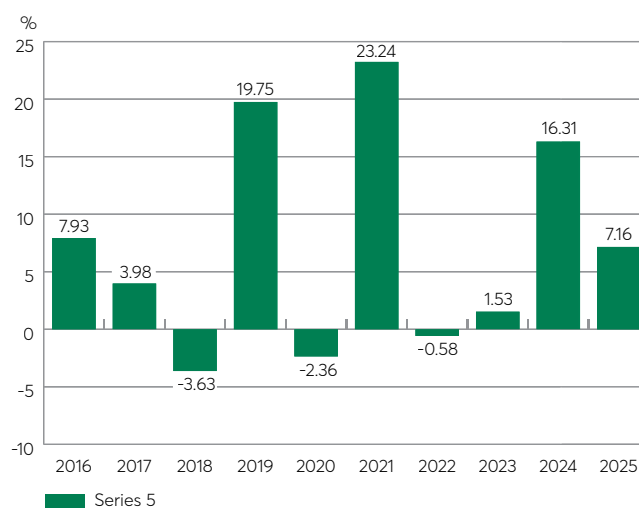
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$3,150. This works out to an average of 6.5% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 7 years and down in value 3 years of the 10.



DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
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3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	3.06%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.55%		N/A	
Guarantee 100/100 r		0.85%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – GLOBAL DIVIDEND – DESJARDINS

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: September 24, 2012

Series 5: September 24, 2012

Total Value (000's):

Series 5: 8,022

Net Asset Value per Unit:

Series 5: 15.40

Number of Units Outstanding (000's):

Series 5: 521

Fund Expense Ratio (FER):

Series 5: 2.75%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Mondrian Investment Partners Limited

Portfolio Turnover Rate (of the Underlying Fund):

35.3%

Minimum Deposit:

\$500

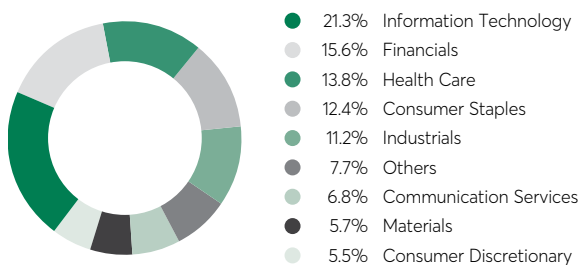
What does this fund invest in?

This fund invests in the Desjardins Global Dividend Fund. The Underlying Fund invests in equity securities worldwide.

Top ten investments of the Underlying Fund	%
Alphabet	4.0%
Samsung Electronics, Preferred	3.6%
Microsoft	3.5%
Salesforce	3.4%
Charles Schwab	3.3%
Thermo Fisher Scientific	3.3%
Amazon.com	3.2%
Lloyds Banking Group	3.2%
Texas Instruments	3.2%
Merck & Co.	2.8%
TOTAL	33.5%

TOTAL INVESTMENTS: 47

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

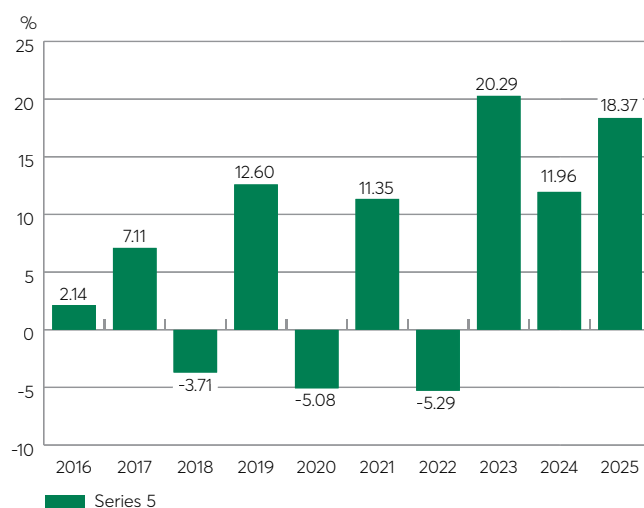
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 24, 2012 now has \$3,080. This works out to an average of 8.8% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 7 years and down in value 3 years of the 10.



DFS GIF – GLOBAL DIVIDEND – DESJARDINS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking a balance of current income and capital appreciation. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
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3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GLOBAL DIVIDEND – DESJARDINS

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.75%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.50%		N/A	
Guarantee 100/100 r		0.65%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – GLOBAL EQUITY – DESJARDINS

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: September 23, 2019

Series 5: September 23, 2019

Total Value (000's):

Series 5: 289

Net Asset Value per Unit:

Series 5: 7.90

Number of Units Outstanding (000's):

Series 5: 37

Fund Expense Ratio (FER):

Series 5: 2.85%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Lazard Asset Management LLC

Portfolio Turnover Rate (of the Underlying Fund):

11.5%

Minimum Deposit:

\$500

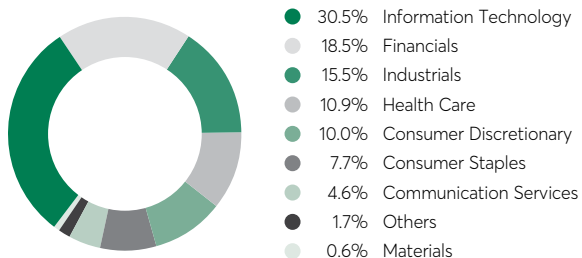
What does this fund invest in?

This fund invests in the Desjardins Global Equity Fund. The Underlying Fund invests primarily in equity and equity-related securities of companies located throughout the world, including emerging markets.

Top ten investments of the Underlying Fund	%
Apple	4.8%
Taiwan Semiconductor Manufacturing Company, ADR	4.2%
Microsoft	3.8%
Amazon.com	3.1%
ASML Holding	2.8%
Charles Schwab	2.6%
ABB	2.5%
Visa	2.4%
Amphenol	2.3%
Mizuho Financial Group	2.0%
TOTAL	30.5%

TOTAL INVESTMENTS: 67

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

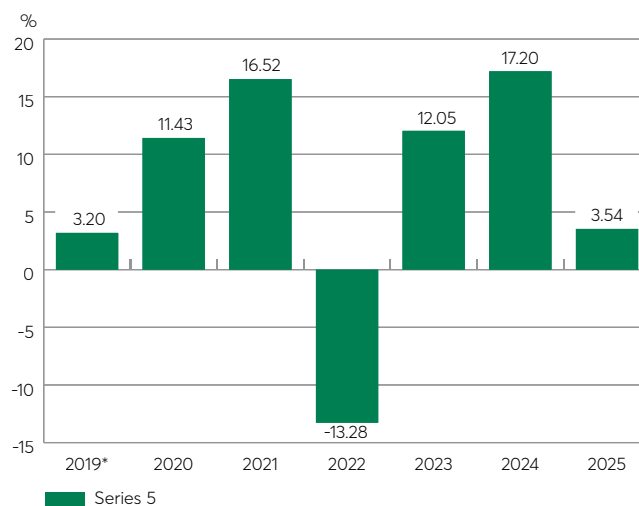
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 23, 2019 now has \$1,580. This works out to an average of 7.6% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 7 years for a contract Owner who chose the guarantee 75/75. Since September 23, 2019, the fund went up in value 6 years and down in value 1 year of the 7.



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

DFS GIF – GLOBAL EQUITY – DESJARDINS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
2 years of buying	5.0%															
3 years of buying	4.0%															
4 years of buying	3.0%															
5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GLOBAL EQUITY – DESJARDINS

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.85%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.55%		N/A	
Guarantee 100/100 r		0.75%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – GLOBAL EQUITY – MFS

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: October 29, 2007

Series 5: October 29, 2007

Total Value (000's):

Series 5: 47,303

Net Asset Value per Unit:

Series 5: 10.58

Number of Units Outstanding (000's):

Series 5: 4,470

Fund Expense Ratio (FER):

Series 5: 2.88%

Portfolio Manager:

MFS Investment Management
Canada Limited

Portfolio Turnover Rate (of the Underlying Fund):

42.8%

Minimum Deposit:

\$500

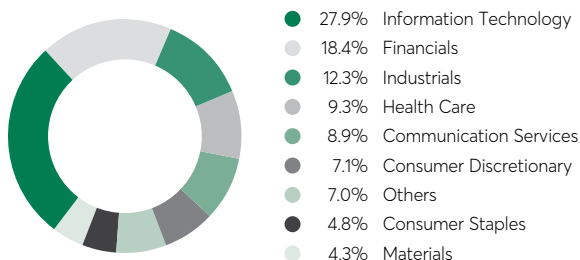
What does this fund invest in?

This fund invests in the MFS Global Research Fund. The Underlying Fund invests primarily in equity from American, European and Asian companies.

Top ten investments of the Underlying Fund	%
Microsoft	4.7%
NVIDIA	4.1%
Amazon.com	3.4%
Apple	3.1%
Alphabet	2.5%
Broadcom	2.4%
Meta Platforms	2.3%
Mastercard	2.2%
Taiwan Semiconductor Manufacturing Company, ADR	2.0%
PNC Financial Services Group	1.8%
TOTAL	28.5%

TOTAL INVESTMENTS: 123

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

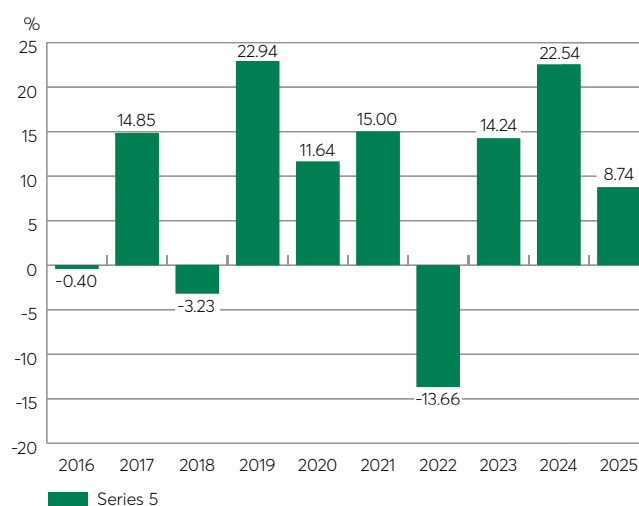
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 29, 2007 now has \$2,113. This works out to an average of 4.2% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 7 years and down in value 3 years of the 10.



DFS GIF – GLOBAL EQUITY – MFS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
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1 year of buying	3.0%															
2 years of buying	2.5%															
3 years of buying	2.0%															
After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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5 years of buying	2.5%															
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After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GLOBAL EQUITY – MFS

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.88%	None if you choose only guarantee 75/75.	Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the FER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the FER, the additional guarantee fees and the optional guarantee fees.		
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.55%	1.40%	1.35%	N/A
Guarantee 100/100 r		0.75%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 28, 2022

Series 5: November 28, 2022

Total Value (000's):

Series 5: 191

Net Asset Value per Unit:

Series 5: 7.18

Number of Units Outstanding (000's):

Series 5: 27

Fund Expense Ratio (FER):

Series 5: 3.21%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Baillie Gifford Overseas Limited

Portfolio Turnover Rate (of the Underlying Fund):

27.4%

Minimum Deposit:

\$500

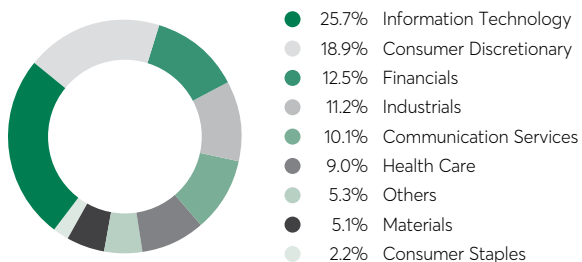
What does this fund invest in?

This fund invests in the Desjardins Global Equity Growth Fund. The Underlying Fund invests primarily in equity and equity-related securities of companies located anywhere in the world.

Top ten investments of the Underlying Fund	%
NVIDIA	5.4%
Taiwan Semiconductor Manufacturing Company	4.4%
Microsoft	4.1%
Amazon.com	3.5%
Prosus	3.5%
Alphabet, Class C	3.4%
Meta Platforms	3.0%
Cash and Cash Equivalents	2.7%
Mastercard	2.1%
Martin Marietta Materials	2.1%
TOTAL	34.2%

TOTAL INVESTMENTS: 89

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

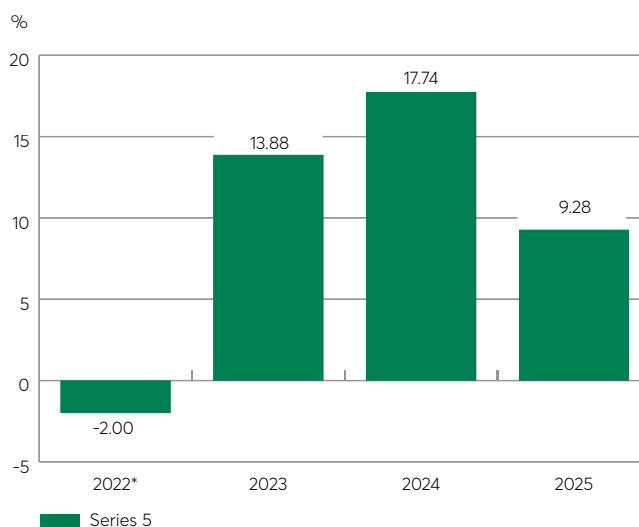
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 28, 2022 now has \$1,436. This works out to an average of 12.4% a year.

Year-by-year returns

This chart shows how the fund has performed in the past 4 years for a contract Owner who chose the guarantee 75/75. Since November 28, 2022, the 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.

DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital appreciation.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
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3 years of buying	2.0%															
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Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.5%															
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5 years of buying	2.5%															
6 years of buying	2.0%															
After 6 years	0.0%															

* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	3.21%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.55%		N/A	
Guarantee 100/100 r		0.75%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – INTERNATIONAL EQUITY – MFS

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: November 20, 1995

Series 5: October 26, 2007

Total Value (000's):

Series 5: 3,011

Net Asset Value per Unit:

Series 5: 14.09

Number of Units Outstanding (000's):

Series 5: 214

Fund Expense Ratio (FER):

Series 5: 2.70%

Portfolio Manager:

MFS Investment Management
Canada Limited

Portfolio Turnover Rate (of the Underlying Fund):

23.8%

Minimum Deposit:

\$500

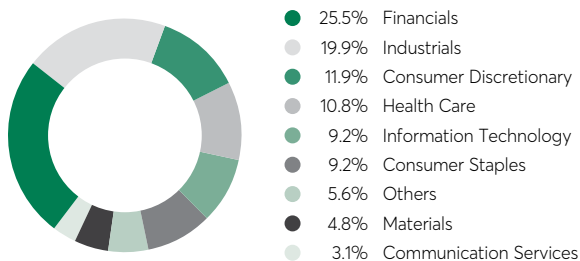
What does this fund invest in?

This fund invests in the MFS International Equity Fund II. The Underlying Fund invests primarily in equity from large European and Far Eastern companies.

Top ten investments of the Underlying Fund	%
Roche Holding AG	2.8%
Taiwan Semiconductor Manufacturing Company	2.7%
Air Liquide	2.5%
Hitachi	2.5%
Schneider Electric	2.4%
Compagnie Financière Richemont	2.2%
Novartis	2.2%
SAP SE	2.1%
Rolls-Royce Holdings	2.1%
Ryanair Holdings, ADR	2.0%
TOTAL	23.5%

TOTAL INVESTMENTS: 77

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

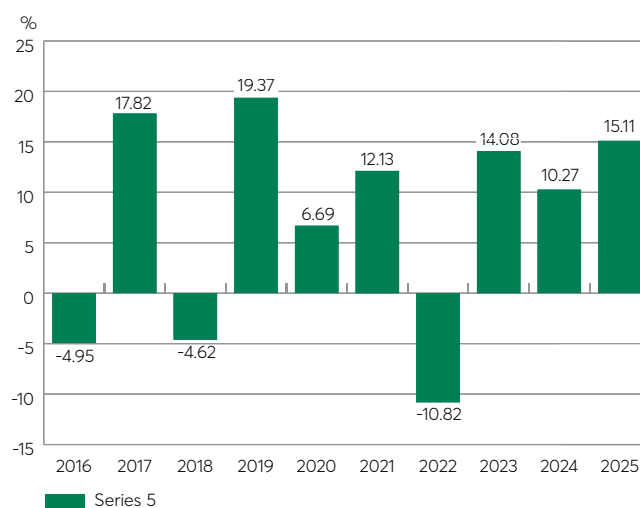
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,795. This works out to an average of 3.3% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 7 years and down in value 3 years of the 10.



DFS GIF – INTERNATIONAL EQUITY – MFS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking long-term capital growth. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
Low Load, 3 years* Fee Option B	If you withdraw 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 withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit. 						
1 year of buying	3.0%															
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After 3 years	0.0%															
Back End Load, 6 years* Fee Option C	If you withdraw 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>4.0%</td> </tr> <tr> <td>4 years of buying</td> <td>3.0%</td> </tr> <tr> <td>5 years of buying</td> <td>2.5%</td> </tr> <tr> <td>6 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 6 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	4.0%	4 years of buying	3.0%	5 years of buying	2.5%	6 years of buying	2.0%	After 6 years	0.0%	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any back end load sales charge you pay goes to Desjardins Financial Security. The back end load sales charge is a set rate. It is deducted from the amount you withdraw. You can withdraw up to 12% of your Units each year without paying a 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 sales charge. The sales charge schedule will be based on the date you made your deposit.
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* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

DFS GIF – INTERNATIONAL EQUITY – MFS

Ongoing Fund Fees

The FER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees 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 sections in the Contract and Information Folder.

Guarantee	FER (annual rate as a % of the fund's value)	Additional Guarantee Fees	GMWB Optional Guarantee Fees	GLWB Optional Guarantee Fees	GLWB – Version 2 Optional Guarantee Fees
Guarantee 75/75	2.70%	None if you choose only guarantee 75/75.			
Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.55%		N/A	
Guarantee 100/100 r		0.85%			

Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 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.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Other Fees

There are no other fees that apply to the Helios contract.

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 that page.

DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

Financial Information as at **December 31, 2025**

Quick Facts

Inception Date:

Fund: September 24, 2012

Series 5: September 24, 2012

Total Value (000's):

Series 5: 3,054

Net Asset Value per Unit:

Series 5: 17.34

Number of Units Outstanding (000's):

Series 5: 176

Fund Expense Ratio (FER):

Series 5: 3.09%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Baillie Gifford Overseas Limited

Portfolio Turnover Rate (of the Underlying Fund):

24.0%

Minimum Deposit:

\$500

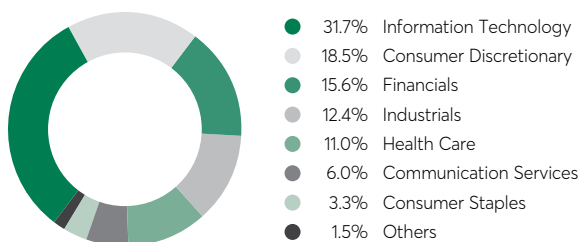
What does this fund invest in?

This fund invests in the Desjardins Overseas Equity Growth Fund. The Underlying Fund invests primarily in large cap corporations outside of North America.

Top ten investments of the Underlying Fund	%
Spotify Technology	5.3%
Taiwan Semiconductor Manufacturing Company	5.2%
Adyen	5.1%
ASML Holding	4.8%
Atlas Copco	3.8%
AIA Group	3.4%
Advantest	3.4%
DSV	3.3%
Hermès International	3.1%
Argenx	3.1%
TOTAL	40.5%

TOTAL INVESTMENTS: 62

Investment Allocation as at December 31, 2025



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the FER has been deducted.

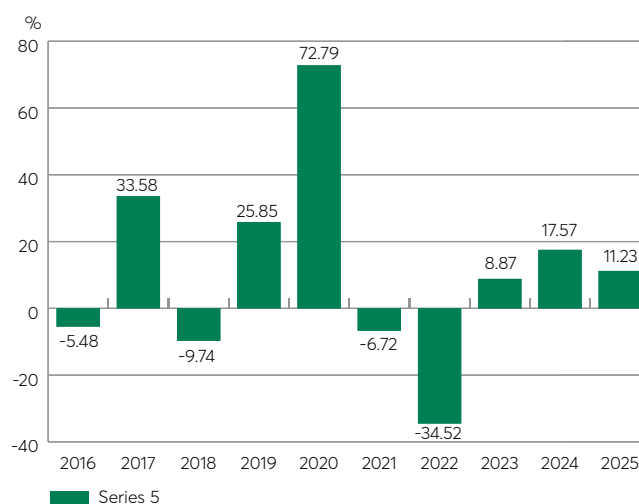
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 24, 2012 now has \$3,468. This works out to an average of 9.8% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2016, the fund went up in value 6 years and down in value 4 years of the 10.



DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The FER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

Who is this fund for?

This fund may be right for a person seeking a balance of current income and capital appreciation. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works														
Negotiable Fee Option Fee Option A	Up to 5% of the amount of your deposit	<ul style="list-style-type: none"> You and your advisor decide on the rate. The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission. There are no withdrawal fees. 														
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DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

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Guarantee 75/100 i	If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the FER and the additional guarantee fees.	0.55%		N/A	
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Desjardins: A name you can count on!

Desjardins Group is the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions.

It enjoys credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most stable financial institutions in the world according to *The Banker*.

desjardinslifeinsurance.com



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

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

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