

GUARANTEED INVESTMENT FUNDS

# Fund Facts

HELIOS2 CONTRACT – SERIES 7

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

The following pages include the description of each fund offered under the Helios2 Contract, for contract Owners who chose Series 7. 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 Helios2 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](https://desjardinslifeinsurance.com)

Email address: [gifclientservice@dfs.ca](mailto:gifclientservice@dfs.ca)

Telephone: 1-877-647-5435

Fax number: 1-888-926-2987

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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# DFS GIF – CONSERVATIVE

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

## Quick Facts

**Inception Date:**

Fund: February 24, 2014

Series 7: February 24, 2014

**Total Value (000's):**

Series 7: 425

**Net Asset Value per Unit:**

Series 7: 6.73

**Number of Units Outstanding**

(000's):

Series 7: 63

**Fund Expense Ratio (FER):**

Series 7: 1.65%

**Portfolio Manager:**

Desjardins Global Asset Management Inc.

**Portfolio Turnover Rate:**

37.7%

**Minimum Deposit:**

Variable

## What does this fund invest in?

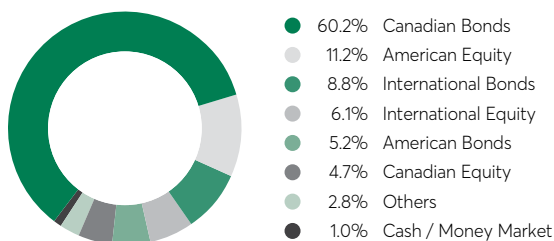
This fund invests in bond (80%) and equity (20%)

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%
<b>TOTAL</b>	<b>100.0%</b>

**TOTAL INVESTMENTS: 10**

## 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 Helios2 – 75/75. Returns are after the FER has been deducted.

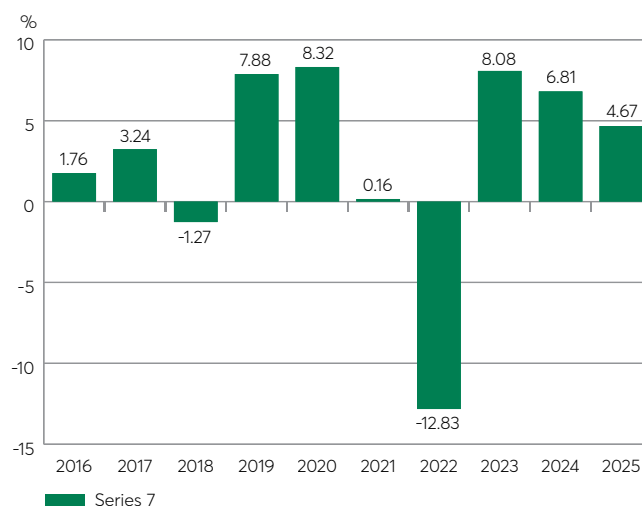
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,346. 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 Helios2 – 75/75 and Series 7. Since 2016, the fund went up in value 8 years and down in value 2 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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.65%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.30%
<b>Helios2 – 100/100 i</b>		0.65%
<b>Helios2 – 75/100 GLWB*</b>		0.95%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

## DFS GIF – CONSERVATIVE

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 7: February 24, 2014

**Total Value (000's):**

Series 7: 2,753

**Net Asset Value per Unit:**

Series 7: 7.85

**Number of Units Outstanding (000's):**

Series 7: 351

**Fund Expense Ratio (FER):**

Series 7: 1.77%

**Portfolio Manager:**

Desjardins Global Asset Management Inc.

**Portfolio Turnover Rate:**

36.2%

**Minimum Deposit:**

Variable

## 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%
<b>TOTAL</b>	<b>100.2%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

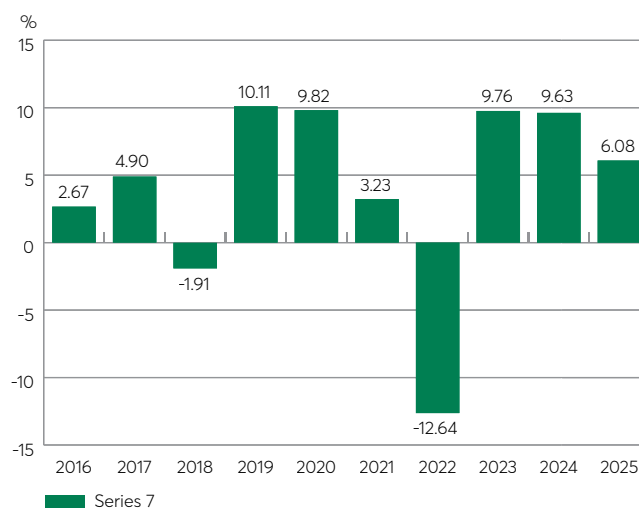
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,570. 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.77%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.35%
<b>Helios2 – 100/100 i</b>		0.70%
<b>Helios2 – 75/100 GLWB*</b>		1.05%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

## DFS GIF – MODERATE

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 7: February 24, 2014

### Total Value (000's):

Series 7: 11,903

### Net Asset Value per Unit:

Series 7: 9.09

### Number of Units Outstanding (000's):

Series 7: 1,309

### Fund Expense Ratio (FER):

Series 7: 1.83%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate:

41.3%

### Minimum Deposit:

Variable

## 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%
<b>TOTAL</b>	<b>100.2%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

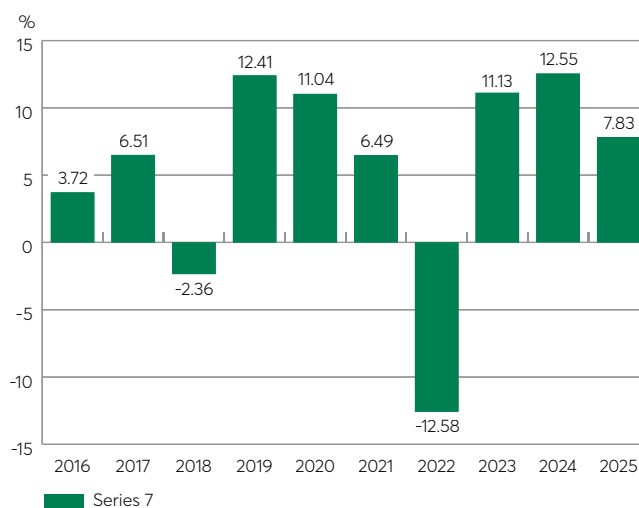
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,818. This works out to an average of 5.2% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.83%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		0.85%
<b>Helios2 – 75/100 GLWB*</b>		1.05%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

## DFS GIF – BALANCED

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 7: February 24, 2014

**Total Value (000's):**

Series 7: 12,034

**Net Asset Value per Unit:**

Series 7: 10.63

**Number of Units Outstanding (000's):**

Series 7: 1,132

**Fund Expense Ratio (FER):**

Series 7: 1.88%

**Portfolio Manager:**

Desjardins Global Asset Management Inc.

**Portfolio Turnover Rate:**

46.9%

**Minimum Deposit:**

Variable

## 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%
<b>TOTAL</b>	<b>100.2%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

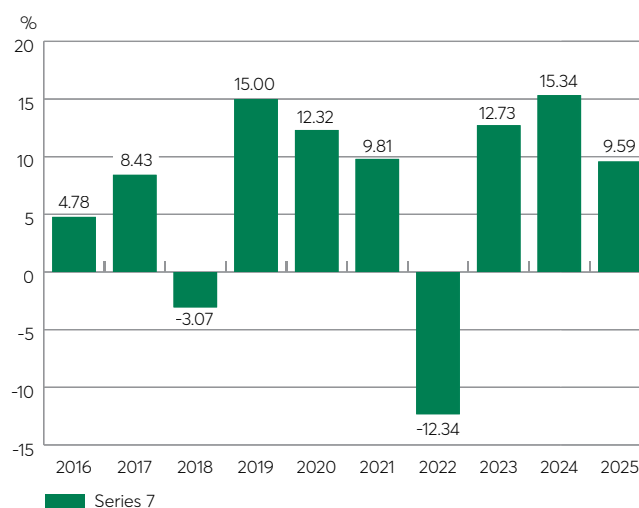
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,126. This works out to an average of 6.6% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.88%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		1.05%
<b>Helios2 – 75/100 GLWB*</b>		1.30%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

## DFS GIF – GROWTH

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 7: February 24, 2014

### Total Value (000's):

Series 7: 3,461

### Net Asset Value per Unit:

Series 7: 12.30

### Number of Units Outstanding (000's):

Series 7: 281

### Fund Expense Ratio (FER):

Series 7: 1.88%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate:

54.5%

### Minimum Deposit:

Variable

## What does this fund invest in?

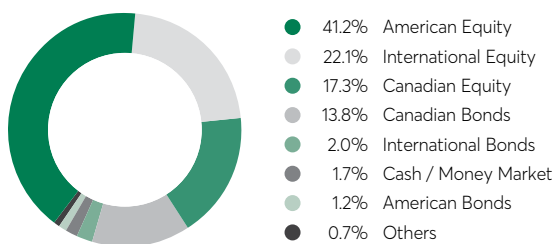
This fund invests in bond (20%) and equity (80%)

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%
<b>TOTAL</b>	<b>99.6%</b>

**TOTAL INVESTMENTS: 10**

## 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 Helios2 – 75/75. Returns are after the FER has been deducted.

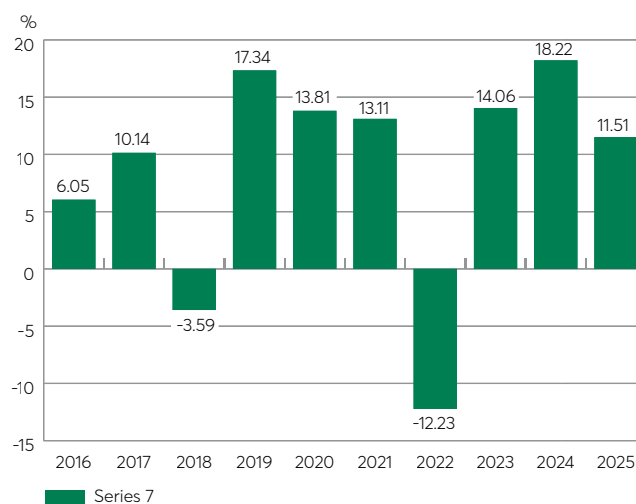
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,460. This works out to an average of 7.9% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.88%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – MAXIMUM GROWTH

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 7: November 28, 2022

### Total Value (000's):

Series 7: 1

### Net Asset Value per Unit:

Series 7: 7.67

### Number of Units Outstanding (000's):

Series 7: 0

### Fund Expense Ratio (FER):

Series 7: 2.07%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate:

59.5%

### Minimum Deposit:

Variable

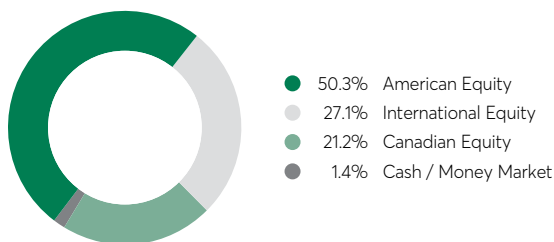
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>100.0%</b>

### 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 Helios2 – 75/75. Returns are after the FER has been deducted.

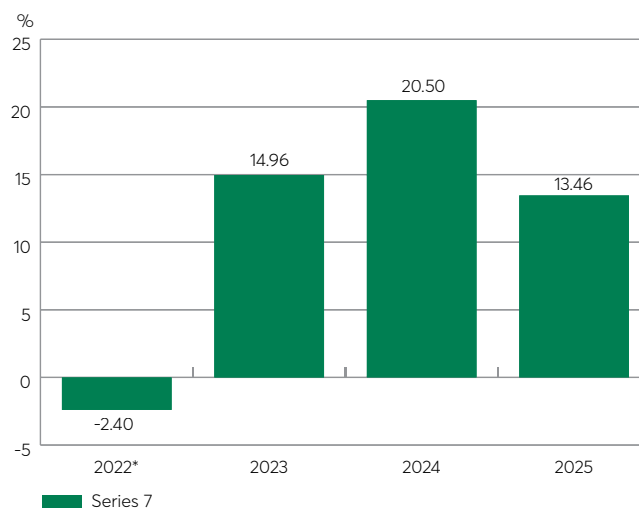
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 28, 2022 and Series 7 now has \$1,534. This works out to an average of 14.8% 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 Helios2 – 75/75 and Series 7. 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	<b>Moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.07%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.55%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – 100% EQUITY

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CONSERVATIVE – DESJARDINS SUSTAINABLE

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

## Quick Facts

### Inception Date:

Fund: April 25, 2018  
Series 7: April 25, 2018

### Total Value (000's):

Series 7: 11

### Net Asset Value per Unit:

Series 7: 6.08

### Number of Units Outstanding (000's):

Series 7: 2

### Fund Expense Ratio (FER):

Series 7: 1.84%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

33.3%

### Minimum Deposit:

Variable

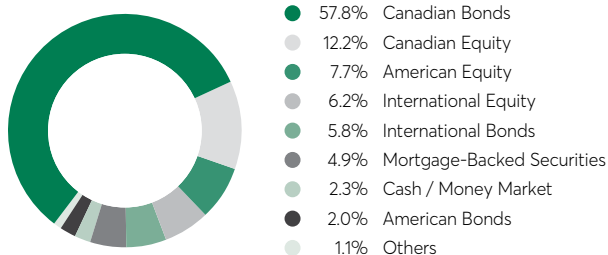
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>90.6%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

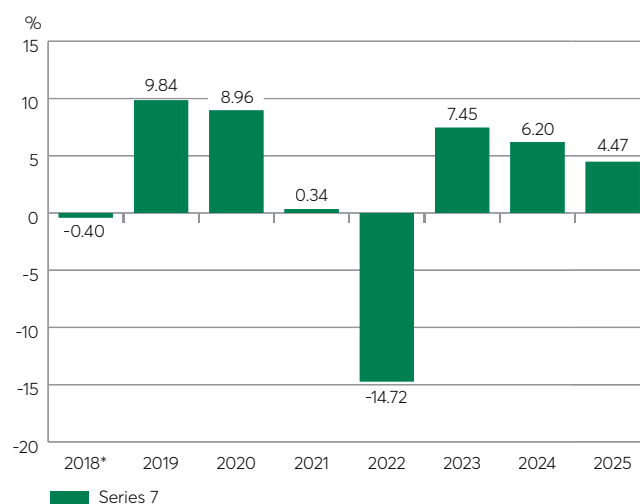
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on April 25, 2018 and Series 7 now has \$1,216. This works out to an average of 2.6% 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 Helios2 – 75/75 and Series 7. 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 – CONSERVATIVE – DESJARDINS SUSTAINABLE

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.84%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.30%
<b>Helios2 – 100/100 i</b>		0.90%
<b>Helios2 – 75/100 GLWB*</b>		0.95%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – CONSERVATIVE – DESJARDINS SUSTAINABLE

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – MODERATE – DESJARDINS SUSTAINABLE

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020  
Series 7: November 16, 2020

### Total Value (000's):

Series 7: 11

### Net Asset Value per Unit:

Series 7: 5.36

### Number of Units Outstanding (000's):

Series 7: 2

### Fund Expense Ratio (FER):

Series 7: 1.90%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

25.9%

### Minimum Deposit:

Variable

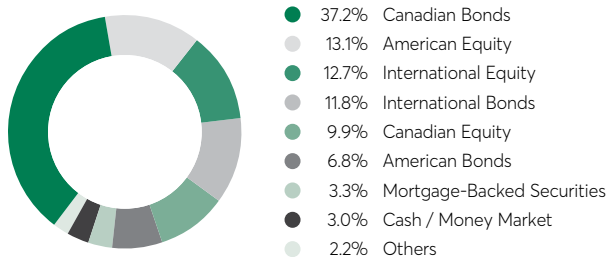
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>82.0%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

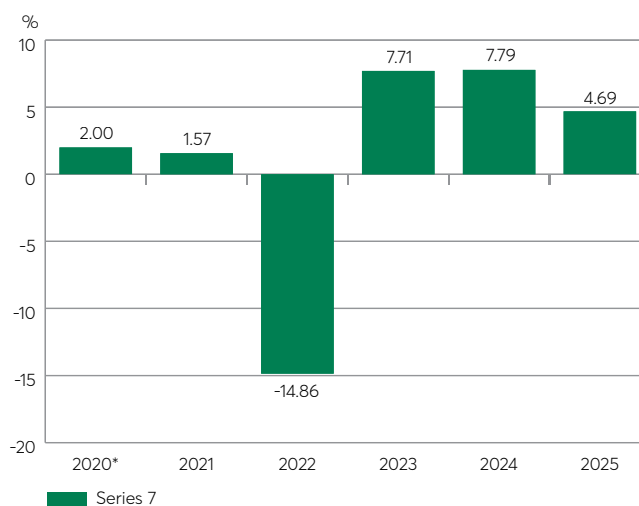
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,072. This works out to an average of 1.4% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.90%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.40%
<b>Helios2 – 100/100 i</b>		0.90%
<b>Helios2 – 75/100 GLWB*</b>		1.15%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – MODERATE – DESJARDINS SUSTAINABLE

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – BALANCED – DESJARDINS SUSTAINABLE

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

## Quick Facts

### Inception Date:

Fund: October 16, 2015  
Series 7: October 16, 2015

### Total Value (000's):

Series 7: 4,854

### Net Asset Value per Unit:

Series 7: 7.61

### Number of Units Outstanding (000's):

Series 7: 638

### Fund Expense Ratio (FER):

Series 7: 1.88%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

26.5%

### Minimum Deposit:

Variable

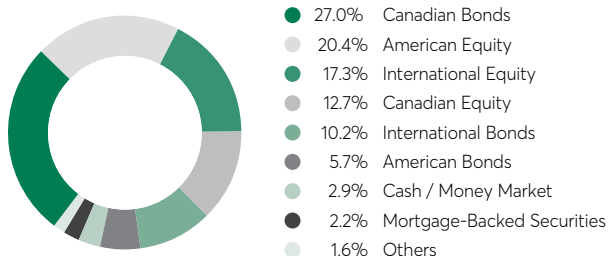
## What does this fund invest in?

This fund invests in the Desjardins Sustainable Balanced Portfolio. The Underlying Fund invests in 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%
<b>TOTAL</b>	<b>84.8%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

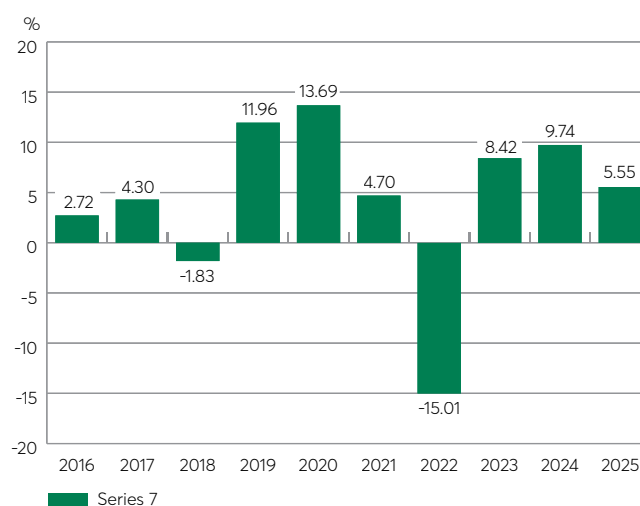
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 7 now has \$1,522. 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.88%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.45%
<b>Helios2 – 100/100 i</b>		0.95%
<b>Helios2 – 75/100 GLWB*</b>		1.25%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – BALANCED – DESJARDINS SUSTAINABLE

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GROWTH – DESJARDINS SUSTAINABLE

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

## Quick Facts

### Inception Date:

Fund: April 25, 2018  
Series 7: April 25, 2018

### Total Value (000's):

Series 7: 60

### Net Asset Value per Unit:

Series 7: 7.31

### Number of Units Outstanding (000's):

Series 7: 8

### Fund Expense Ratio (FER):

Series 7: 2.01%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

30.5%

### Minimum Deposit:

Variable

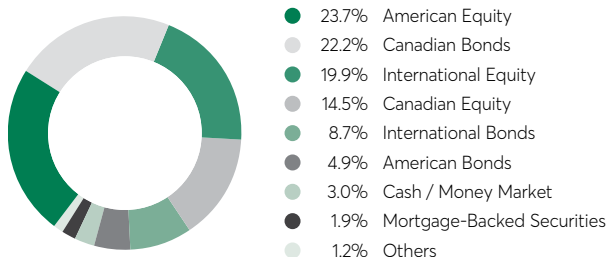
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>84.6%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

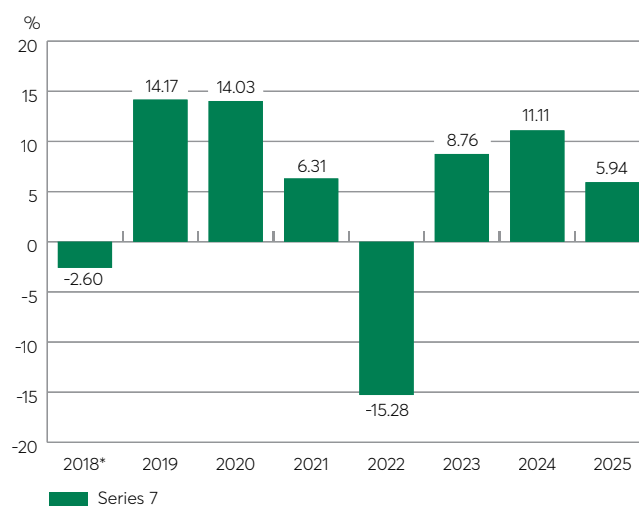
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on April 25, 2018 and Series 7 now has \$1,462. This works out to an average of 5.1% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.01%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		1.15%
<b>Helios2 – 75/100 GLWB*</b>		1.35%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – GROWTH – DESJARDINS SUSTAINABLE

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 7: April 25, 2018

### Number of Units Outstanding (000's):

Series 7: 1

### Portfolio Turnover Rate (of the Underlying Fund):

32.1%

### Total Value (000's):

Series 7: 11

### Fund Expense Ratio (FER):

Series 7: 2.13%

### Minimum Deposit:

Variable

### Net Asset Value per Unit:

Series 7: 8.16

### Portfolio Manager:

Desjardins Global Asset Management Inc.

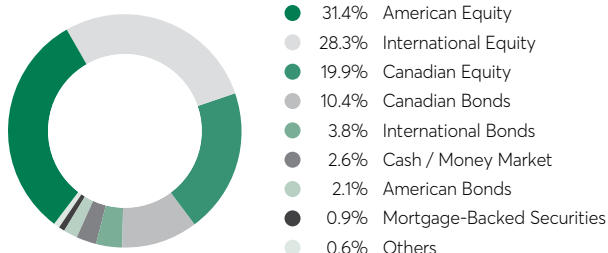
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>87.9%</b>

### 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 Helios2 – 75/75. Returns are after the FER has been deducted.

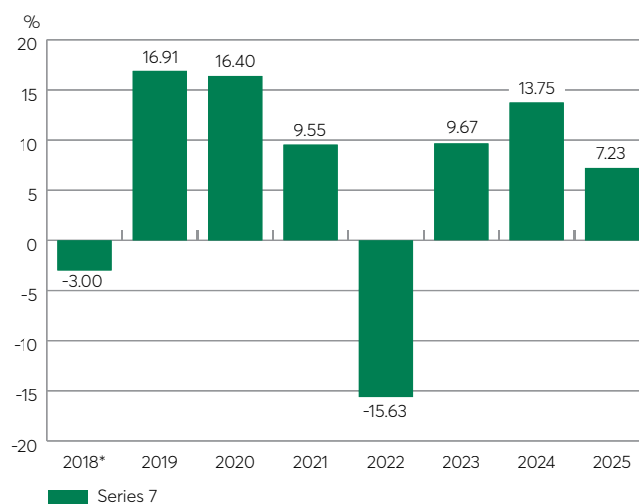
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on April 25, 2018 and Series 7 now has \$1,632. This works out to an average of 6.6% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.13%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.55%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – MAXIMUM GROWTH – DESJARDINS SUSTAINABLE

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – 100% EQUITY – DESJARDINS SUSTAINABLE

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020  
Series 7: November 16, 2020

### Total Value (000's):

Series 7: 11

### Net Asset Value per Unit:

Series 7: 6.83

### Number of Units Outstanding (000's):

Series 7: 2

### Fund Expense Ratio (FER):

Series 7: 2.24%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

49.3%

### Minimum Deposit:

Variable

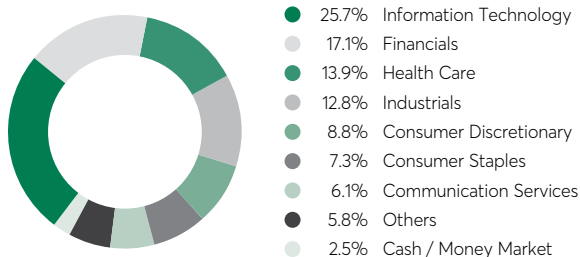
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>98.6%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

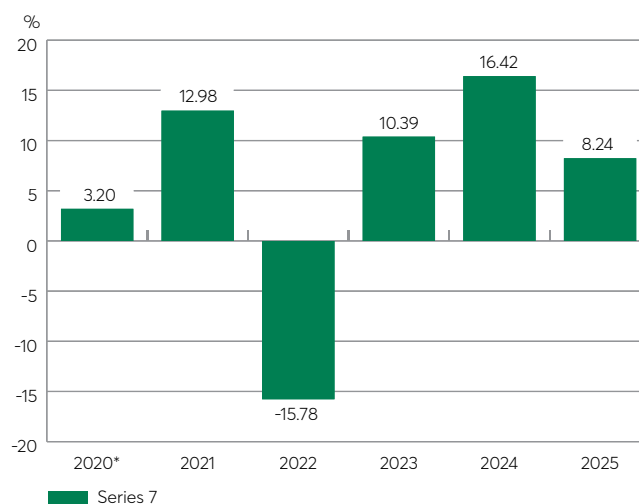
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,366. This works out to an average of 6.3% 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 Helios2 – 75/75 and Series 7. 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	<b>Moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.24%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.60%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – 100% EQUITY – DESJARDINS SUSTAINABLE

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020

Series 7: November 16, 2020

### Total Value (000's):

Series 7: 11

### Net Asset Value per Unit:

Series 7: 5.24

### Number of Units Outstanding (000's):

Series 7: 2

### Fund Expense Ratio (FER):

Series 7: 1.72%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

14.0%

### Minimum Deposit:

Variable

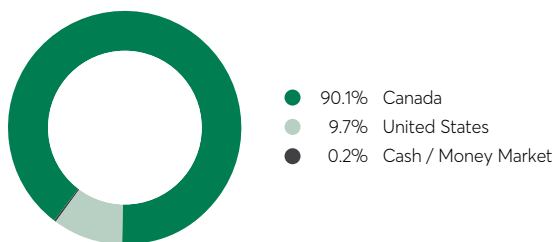
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>98.9%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

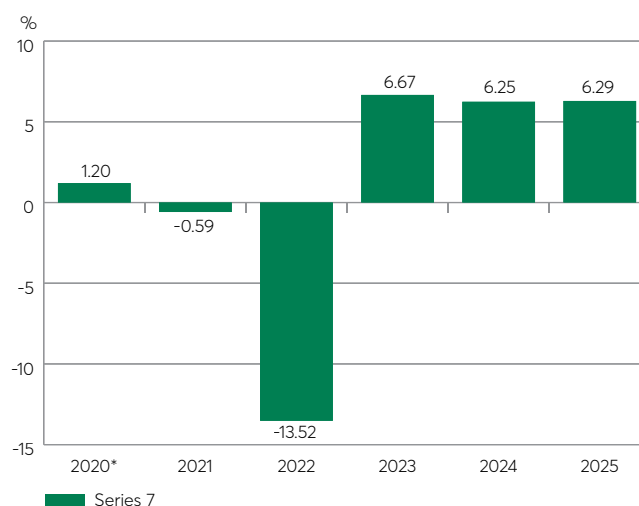
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,048. This works out to an average of 0.9% 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 Helios2 – 75/75 and Series 7. 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 Helios2 – 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
No Load	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
Helios2 – 75/75	1.72%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.30%
Helios2 – 100/100 i		0.65%
Helios2 – 75/100 GLWB*		1.05%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – MODERATE – DESJARDINS WISE ETF

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020  
Series 7: November 16, 2020

### Total Value (000's):

Series 7: 11

### Net Asset Value per Unit:

Series 7: 5.83

### Number of Units Outstanding (000's):

Series 7: 2

### Fund Expense Ratio (FER):

Series 7: 1.78%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

43.6%

### Minimum Deposit:

Variable

## 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%
<b>TOTAL</b>	<b>98.3%</b>

### TOTAL INVESTMENTS: 12

## Investment Allocation as at December 31, 2025



● 84.9% Canada  
● 15.2% United States  
● -0.1% Cash / Money Market

## How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75. Returns are after the FER has been deducted.

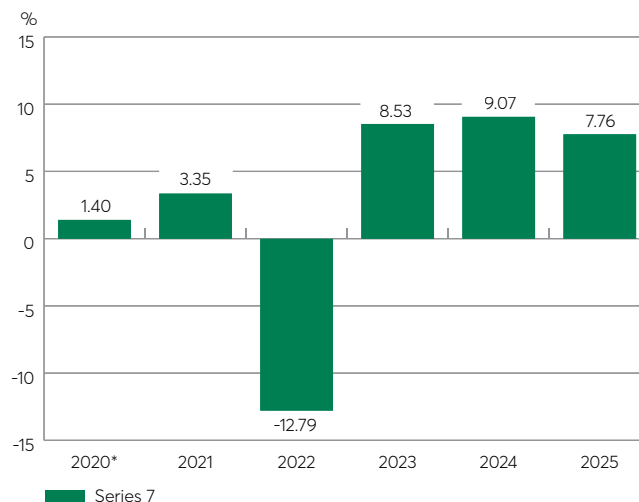
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,166. This works out to an average of 3.0% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.78%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		0.85%
<b>Helios2 – 75/100 GLWB*</b>		1.15%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – MODERATE – DESJARDINS WISE ETF

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – BALANCED – DESJARDINS WISE ETF

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

## Quick Facts

### Inception Date:

Fund: November 25, 2024

Series 7: November 25, 2024

### Total Value (000's):

Series 7: 136

### Net Asset Value per Unit:

Series 7: 5.45

### Number of Units Outstanding (000's):

Series 7: 25

### Fund Expense Ratio (FER):

Series 7: 1.78%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

6.9%

### Minimum Deposit:

Variable

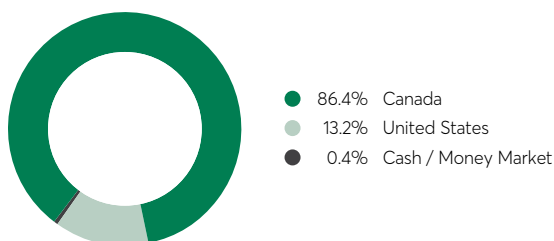
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>99.4%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

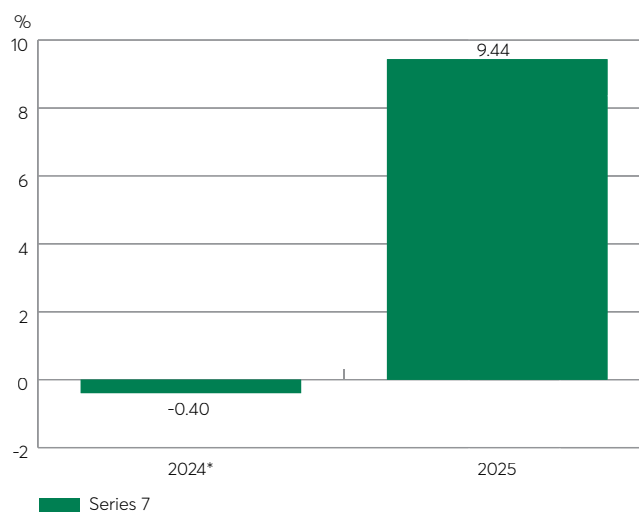
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 25, 2024 and Series 7 now has \$1,090. This works out to an average of 8.2% 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 Helios2 – 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>There are no sales charges or withdrawal fees.</li> <li>Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.78%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		0.95%
<b>Helios2 – 75/100 GLWB*</b>		1.20%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – BALANCED – DESJARDINS WISE ETF

## 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 market value of your Units:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GROWTH – DESJARDINS WISE ETF

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020

Series 7: November 16, 2020

### Total Value (000's):

Series 7: 11

### Net Asset Value per Unit:

Series 7: 6.59

### Number of Units Outstanding (000's):

Series 7: 2

### Fund Expense Ratio (FER):

Series 7: 1.84%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

34.2%

### Minimum Deposit:

Variable

## 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%
<b>TOTAL</b>	<b>100.8%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

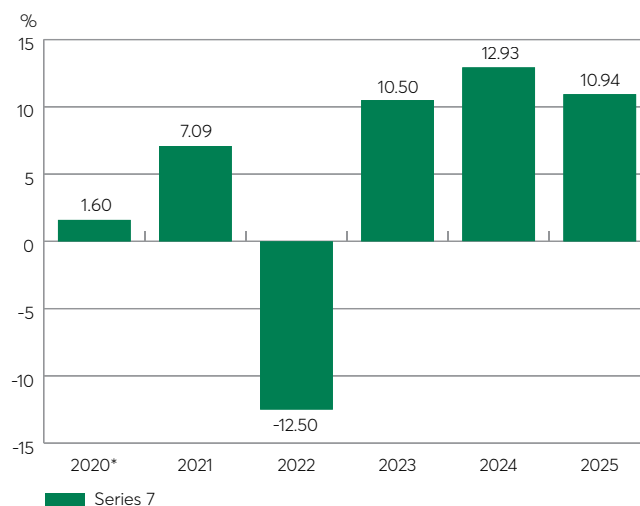
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,318. 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 6 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.84%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		1.15%
<b>Helios2 – 75/100 GLWB*</b>		1.25%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – GROWTH – DESJARDINS WISE ETF

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – AGGRESSIVE – DESJARDINS WISE ETF

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020  
Series 7: November 16, 2020

### Total Value (000's):

Series 7: 1

### Net Asset Value per Unit:

Series 7: 7.48

### Number of Units Outstanding (000's):

Series 7: 0

### Fund Expense Ratio (FER):

Series 7: 1.90%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

30.2%

### Minimum Deposit:

Variable

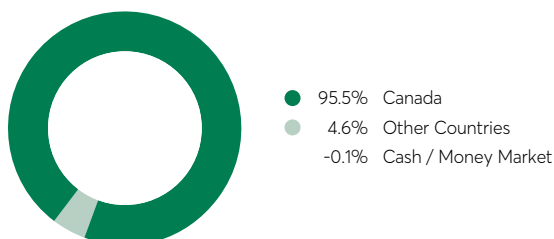
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>100.0%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

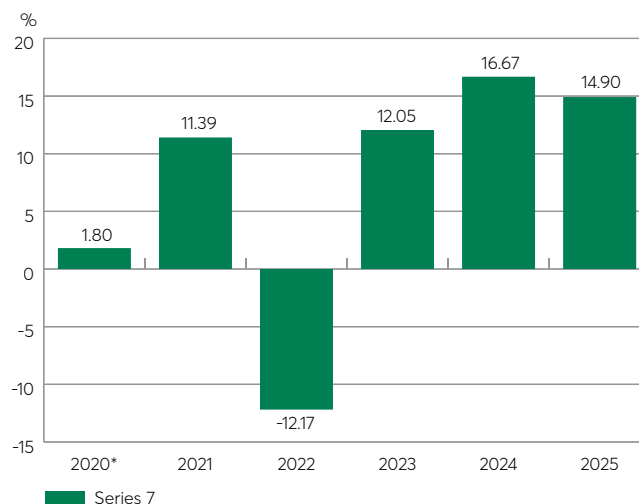
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,496. This works out to an average of 8.2% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.90%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.55%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – AGGRESSIVE – DESJARDINS WISE ETF

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 7: November 16, 2020

**Total Value (000's):**

Series 7: 1

**Net Asset Value per Unit:**

Series 7: 8.24

**Number of Units Outstanding (000's):**

Series 7: 0

**Fund Expense Ratio (FER):**

Series 7: 1.95%

**Portfolio Manager:**

Desjardins Global Asset Management Inc.

**Portfolio Turnover Rate (of the Underlying Fund):**

29.1%

**Minimum Deposit:**

Variable

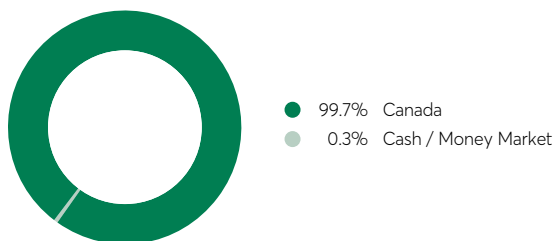
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>100.0%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

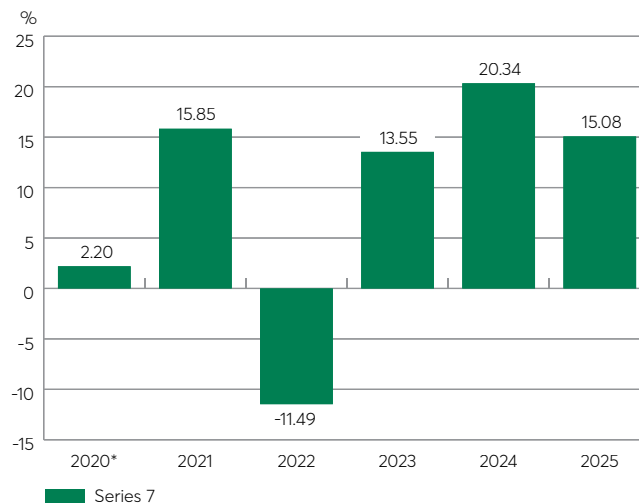
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,648. This works out to an average of 10.2% 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 Helios2 – 75/75 and Series 7. 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	<b>Moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.95%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.55%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 7: February 24, 2014

### Total Value (000's):

Series 7: 893

### Net Asset Value per Unit:

Series 7: 6.02

### Number of Units Outstanding (000's):

Series 7: 148

### Fund Expense Ratio (FER):

Series 7: 0.56%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

567.0%

### Minimum Deposit:

Variable

## 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%
<b>TOTAL</b>	<b>55.0%</b>

**TOTAL INVESTMENTS: 46**

## Investment Allocation as at December 31, 2025



- 42.0% Commercial Paper
- 31.8% Fixed Rate Bonds
- 14.5% Treasury Bills
- 11.1% Floating Rate Bonds
- 0.6% Cash / Money Market

## How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75. Returns are after the FER has been deducted.

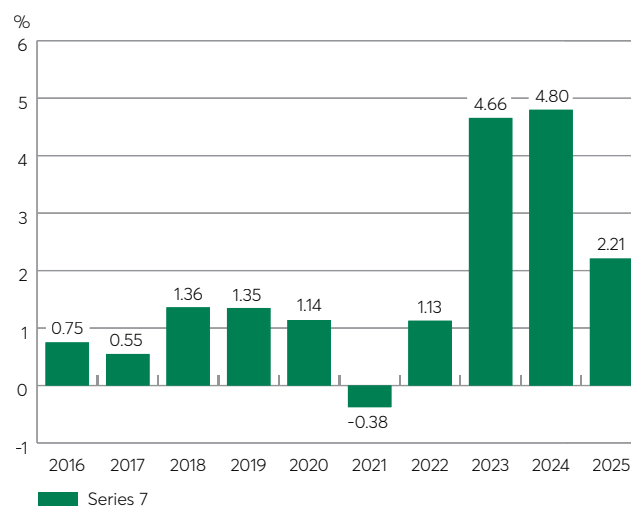
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,204. This works out to an average of 1.6% 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 Helios2 – 75/75 and Series 7. Since 2016, the fund went up in value 9 years and down in value 1 year 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
-----	-----------------	----------	------------------	------

## 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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	0.56%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.15%
<b>Helios2 – 100/100 i</b>		0.30%
<b>Helios2 – 75/100 GLWB*</b>		0.30%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

## DFS GIF – MONEY MARKET

### 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 market value of your Units:

- No Load (Fee Option A) – 0.20% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 7: October 16, 2015

### Total Value (000's):

Series 7: 287

### Net Asset Value per Unit:

Series 7: 5.64

### Number of Units Outstanding (000's):

Series 7: 51

### Fund Expense Ratio (FER):

Series 7: 1.14%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

30.0%

### Minimum Deposit:

Variable

## What does this fund invest in?

This fund invests in the DGIA Canadian Bond Fund. The Underlying Fund invests 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%
<b>TOTAL</b>	<b>27.0%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

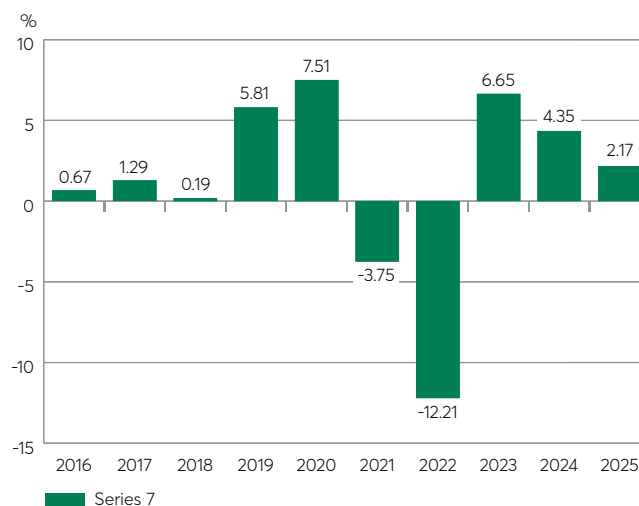
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 7 now has \$1,128. This works out to an average of 1.2% 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 Helios2 – 75/75 and Series 7. Since 2016, the fund went up in value 8 years and down in value 2 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 Helios2 – 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
No Load	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
Helios2 – 75/75	1.14%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.20%
Helios2 – 100/100 i		0.45%
Helios2 – 75/100 GLWB*		0.55%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

## DFS GIF – CANADIAN BOND

### 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 market value of your Units:

- No Load (Fee Option A) – 0.45% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: September 23, 2019

Series 7: September 23, 2019

### Total Value (000's):

Series 7: 3,272

### Net Asset Value per Unit:

Series 7: 5.83

### Number of Units Outstanding (000's):

Series 7: 561

### Fund Expense Ratio (FER):

Series 7: 1.58%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Sub-Advisor:

PIMCO Canada Corp.

### Portfolio Turnover Rate (of the Underlying Fund):

252.9%

### Minimum Deposit:

Variable

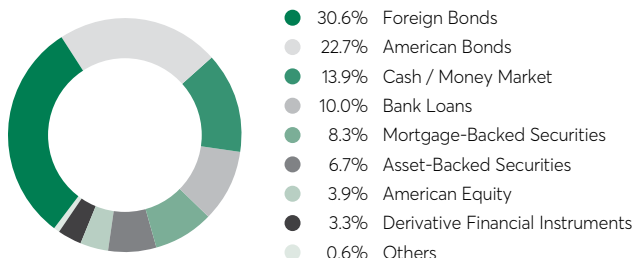
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>32.2%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

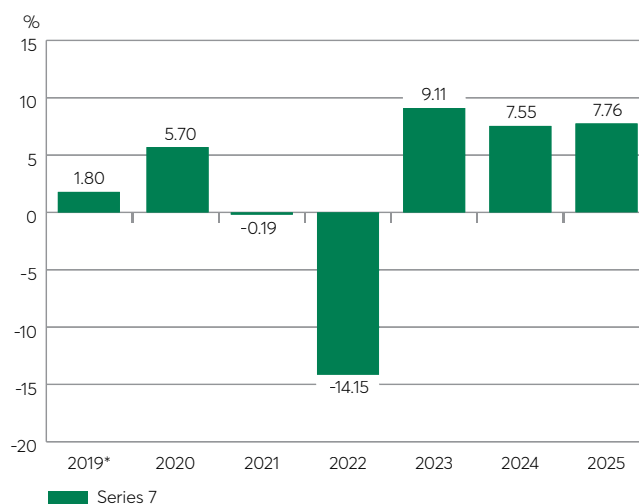
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on September 23, 2019 and Series 7 now has \$1,166. 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 7 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>There are no sales charges or withdrawal fees.</li> </ul>
<b>Fee Option A</b>		<ul style="list-style-type: none"> <li>Your advisor and the distributor they do business with receive no sales commission.</li> </ul>

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.58%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.45%
<b>Helios2 – 100/100 i</b>		0.95%
<b>Helios2 – 75/100 GLWB*</b>		1.10%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

## 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 market value of your Units:

- No Load (Fee Option A) – 0.45% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) 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 7: February 24, 2014

### Total Value (000's):

Series 7: 2,086

### Net Asset Value per Unit:

Series 7: 6.62

### Number of Units Outstanding (000's):

Series 7: 315

### Fund Expense Ratio (FER):

Series 7: 2.15%

### Portfolio Manager:

Franklin Templeton Investments Corp.

### Portfolio Turnover Rate (of the Underlying Fund):

13.6%

### Minimum Deposit:

Variable

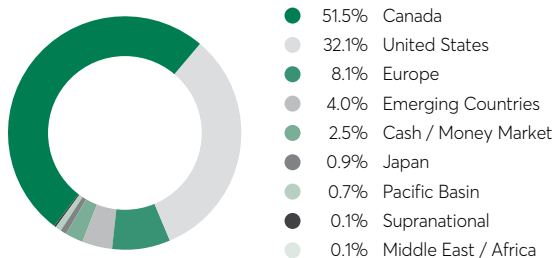
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>85.8%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

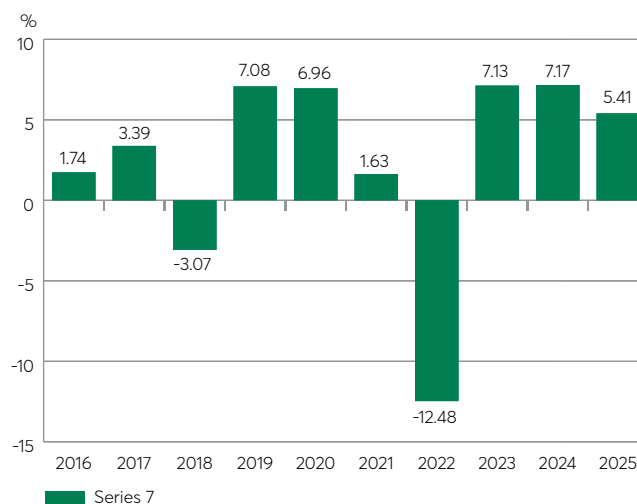
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,324. This works out to an average of 2.4% 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 Helios2 – 75/75 and Series 7. 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 Helios2 – 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
No Load	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
Helios2 – 75/75	2.15%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.45%
Helios2 – 75/100 GLWB		1.05%

# DFS GIF – DIVERSIFIED INCOME – FRANKLIN QUOTENTIAL

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) 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 7: February 24, 2014

### Number of Units Outstanding (000's):

Series 7: 472

### Portfolio Turnover Rate (of the Underlying Fund):

15.4%

### Total Value (000's):

Series 7: 3,599

### Fund Expense Ratio (FER):

Series 7: 2.21%

### Minimum Deposit:

Variable

### Net Asset Value per Unit:

Series 7: 7.63

### Portfolio Manager:

Franklin Templeton Investments Corp.

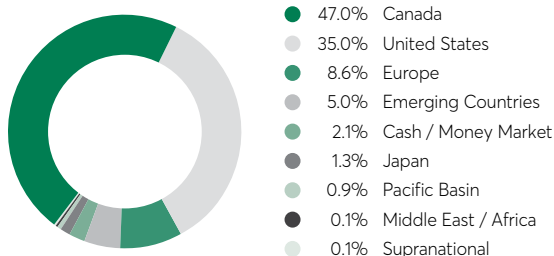
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>79.7%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

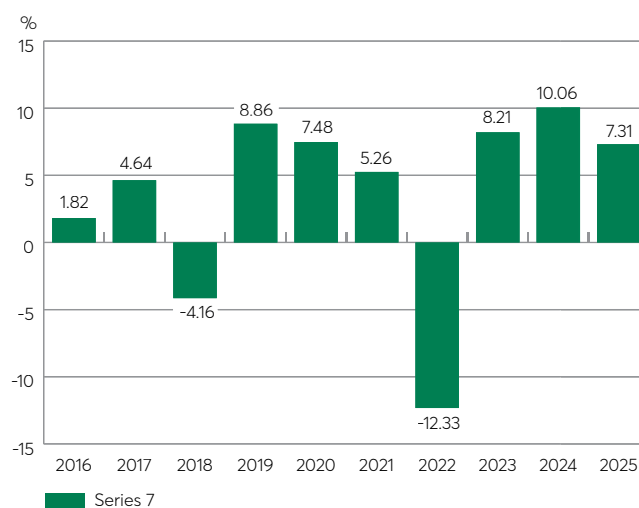
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,526. This works out to an average of 3.6% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.21%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.45%
<b>Helios2 – 75/100 GLWB</b>		1.10%

# DFS GIF – BALANCED INCOME – FRANKLIN QUOTENTIAL

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN BALANCED – FIDELITY

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

## Quick Facts

### Inception Date:

Fund: December 1, 2008

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 4,872

### Net Asset Value per Unit:

Series 7: 10.09

### Number of Units Outstanding (000's):

Series 7: 483

### Fund Expense Ratio (FER):

Series 7: 2.17%

### Portfolio Manager:

Fidelity Investments Canada ULC

### Portfolio Turnover Rate (of the Underlying Fund):

55.5%

### Minimum Deposit:

Variable

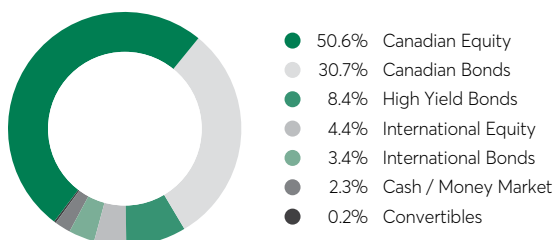
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>25.5%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

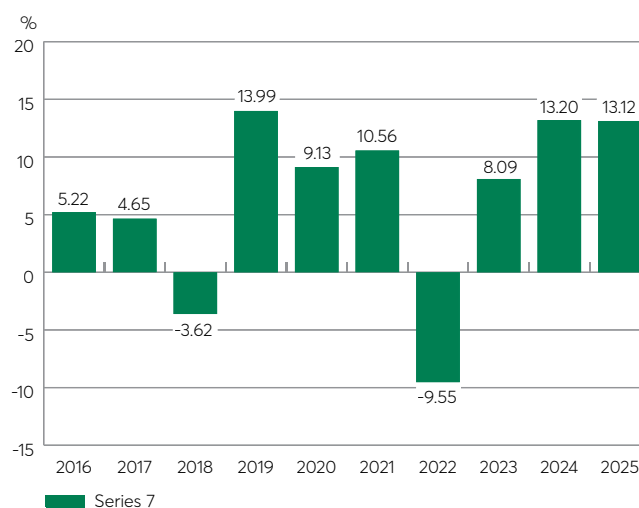
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,018. 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.17%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 –75/100 i, you will have to pay both the FER and the additional guarantee fees.	0.50%

## DFS GIF – CANADIAN BALANCED – FIDELITY

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – U.S. MONTHLY INCOME – FIDELITY

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

## Quick Facts

### Inception Date:

Fund: October 16, 2015

Series 7: October 16, 2015

### Total Value (000's):

Series 7: 2,704

### Net Asset Value per Unit:

Series 7: 9.13

### Number of Units Outstanding (000's):

Series 7: 296

### Fund Expense Ratio (FER):

Series 7: 2.22%

### Portfolio Manager:

Fidelity Investments Canada ULC

### Portfolio Turnover Rate (of the Underlying Fund):

14.0%

### Minimum Deposit:

Variable

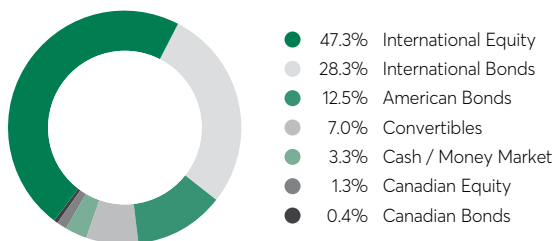
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>10.6%</b>

**TOTAL INVESTMENTS: 3,430**

## 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 Helios2 – 75/75. Returns are after the FER has been deducted.

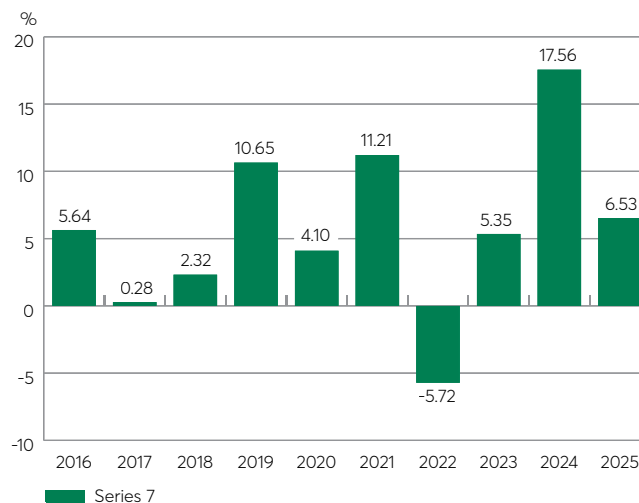
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 7 now has \$1,826. 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 Helios2 – 75/75 and Series 7. Since 2016, the fund went up in value 9 years and down in value 1 year of the 10.



# DFS GIF – U.S. MONTHLY INCOME – FIDELITY

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.22%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		1.05%

# DFS GIF – U.S. MONTHLY INCOME – FIDELITY

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL BALANCED – DESJARDINS SUSTAINABLE

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

## Quick Facts

**Inception Date:**

Fund: November 28, 2022  
Series 7: November 28, 2022

**Total Value (000's):**

Series 7: 72

**Net Asset Value per Unit:**

Series 7: 6.03

**Number of Units Outstanding (000's):**

Series 7: 12

**Fund Expense Ratio (FER):**

Series 7: 2.00%

**Portfolio Manager:**

Desjardins Global Asset Management Inc.

**Portfolio Turnover Rate (of the Underlying Fund):**

15.8%

**Minimum Deposit:**

Variable

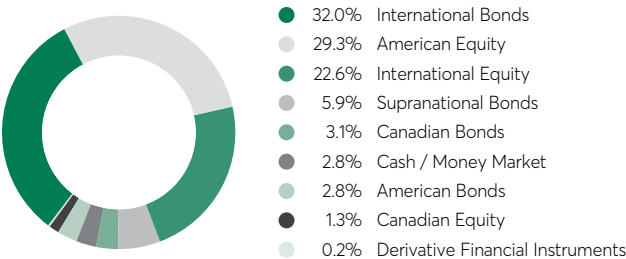
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>100.0%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

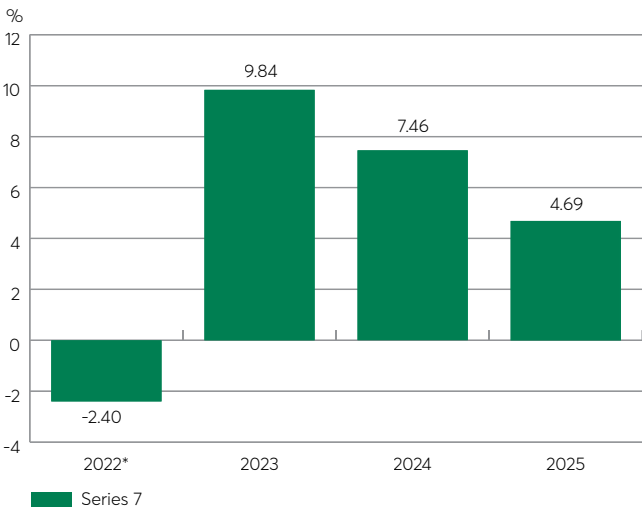
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 28, 2022 and Series 7 now has \$1,206. This works out to an average of 6.2% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.00%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		1.15%
<b>Helios2 – 75/100 GLWB*</b>		1.35%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – GLOBAL BALANCED – DESJARDINS SUSTAINABLE

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

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

## Quick Facts

### Inception Date:

Fund: November 17, 2003

Series 7: October 16, 2015

### Total Value (000's):

Series 7: 5,732

### Net Asset Value per Unit:

Series 7: 8.47

### Number of Units Outstanding (000's):

Series 7: 677

### Fund Expense Ratio (FER):

Series 7: 1.98%

### Portfolio Manager:

Jarislowsky, Fraser Limited

### Portfolio Turnover Rate (of the Underlying Fund):

23.6%

### Minimum Deposit:

Variable

## 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%
<b>TOTAL</b>	<b>12.7%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

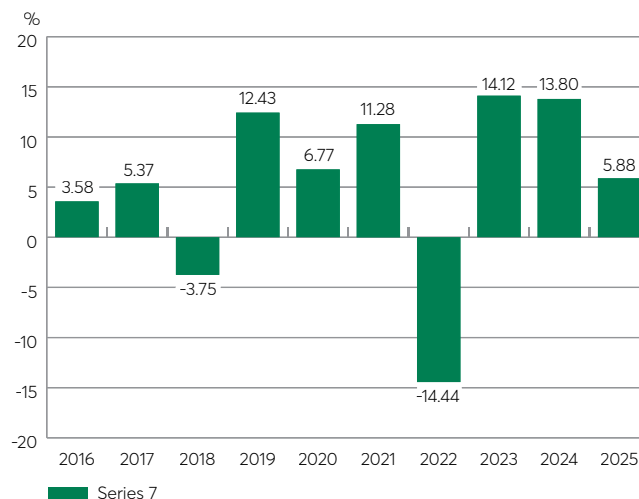
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 7 now has \$1,694. 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.98%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.45%
<b>Helios2 – 100/100 i</b>		1.05%
<b>Helios2 – 75/100 GLWB*</b>		1.25%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

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

## Quick Facts

### Inception Date:

Fund: November 20, 1995

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 3,249

### Net Asset Value per Unit:

Series 7: 10.49

### Number of Units Outstanding (000's):

Series 7: 297

### Fund Expense Ratio (FER):

Series 7: 1.89%

### Portfolio Manager:

Fiera Capital Corporation

### Portfolio Turnover Rate (of the Underlying Fund):

36.5%

### Minimum Deposit:

Variable

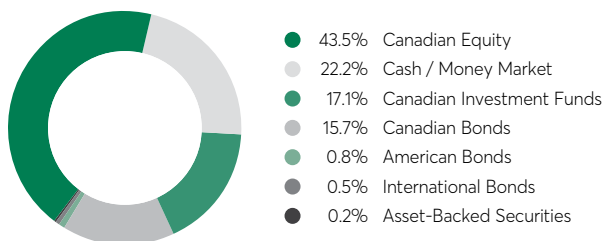
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>42.8%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

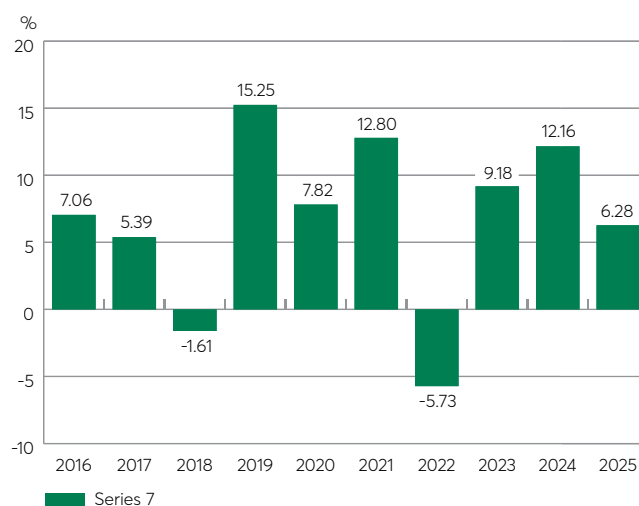
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,098. 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.89%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.45%
<b>Helios2 – 100/100 i</b>		1.15%
<b>Helios2 – 75/100 GLWB*</b>		1.30%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

## DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) 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 7: February 24, 2014

### Total Value (000's):

Series 7: 2,477

### Net Asset Value per Unit:

Series 7: 9.03

### Number of Units Outstanding (000's):

Series 7: 274

### Fund Expense Ratio (FER):

Series 7: 2.21%

### Portfolio Manager:

Franklin Templeton Investments Corp.

### Portfolio Turnover Rate (of the Underlying Fund):

19.1%

### Minimum Deposit:

Variable

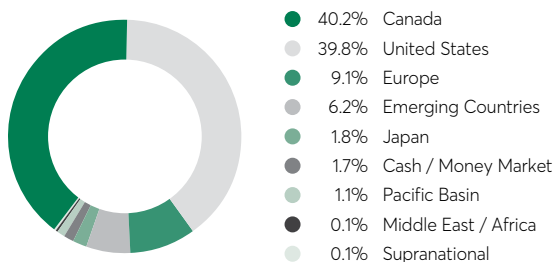
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>73.7%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

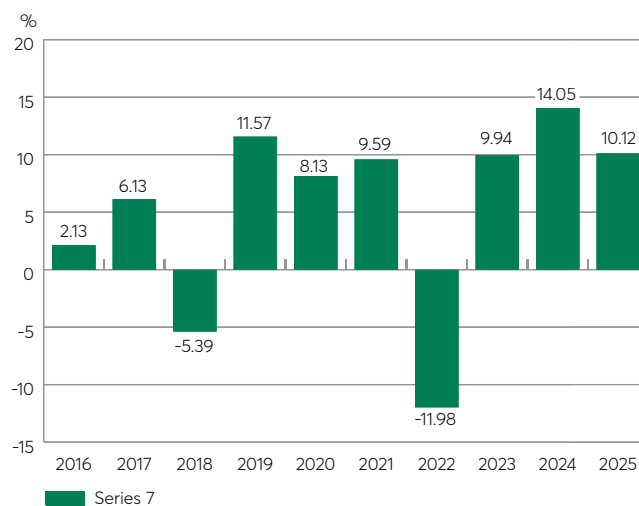
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,806. This works out to an average of 5.1% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.21%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.45%
<b>Helios2 – 75/100 GLWB</b>		1.35%

# DFS GIF – BALANCED GROWTH – FRANKLIN QUOTENTIAL

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN ASSET ALLOCATION – CI

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

## Quick Facts

### Inception Date:

Fund: September 24, 2012  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 689

### Net Asset Value per Unit:

Series 7: 8.33

### Number of Units Outstanding (000's):

Series 7: 83

### Fund Expense Ratio (FER):

Series 7: 1.99%

### Portfolio Manager:

CI Investments Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

76.2%

### Minimum Deposit:

Variable

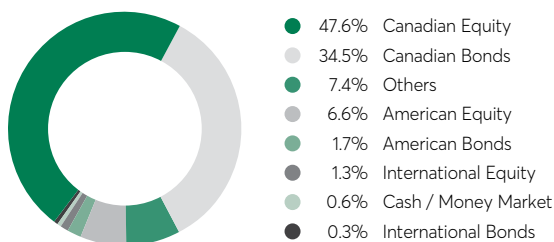
## What does this fund invest in?

This fund invests in the Canadian Asset Allocation CI fund. 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%
<b>TOTAL</b>	<b>61.4%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

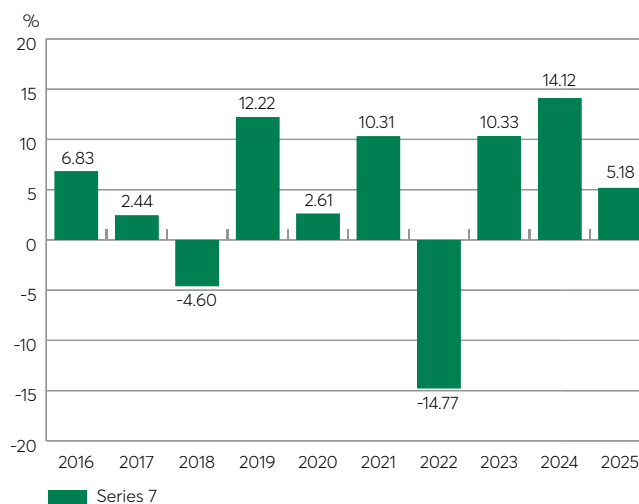
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,666. This works out to an average of 4.4% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.99%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – CANADIAN ASSET ALLOCATION – CI

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN BALANCED – CI

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

## Quick Facts

### Inception Date:

Fund: May 3, 2010  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 4,393

### Net Asset Value per Unit:

Series 7: 10.20

### Number of Units Outstanding (000's):

Series 7: 431

### Fund Expense Ratio (FER):

Series 7: 1.91%

### Portfolio Manager:

CI Investments Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

29.1%

### Minimum Deposit:

Variable

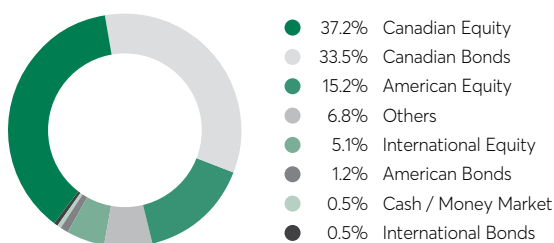
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>21.6%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

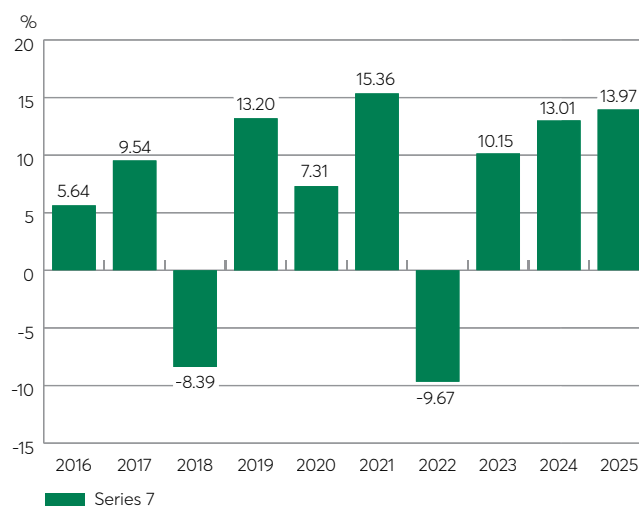
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,040. This works out to an average of 6.2% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.91%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		1.15%
<b>Helios2 – 75/100 GLWB*</b>		1.50%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – CANADIAN BALANCED – CI

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN INCOME AND GROWTH – CI

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

## Quick Facts

### Inception Date:

Fund: September 24, 2012

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 4,668

### Net Asset Value per Unit:

Series 7: 10.50

### Number of Units Outstanding (000's):

Series 7: 445

### Fund Expense Ratio (FER):

Series 7: 2.03%

### Portfolio Manager:

CI Investments Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

19.1%

### Minimum Deposit:

Variable

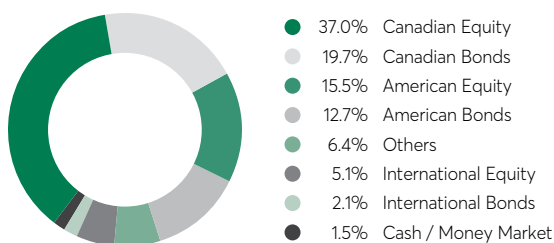
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>21.1%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

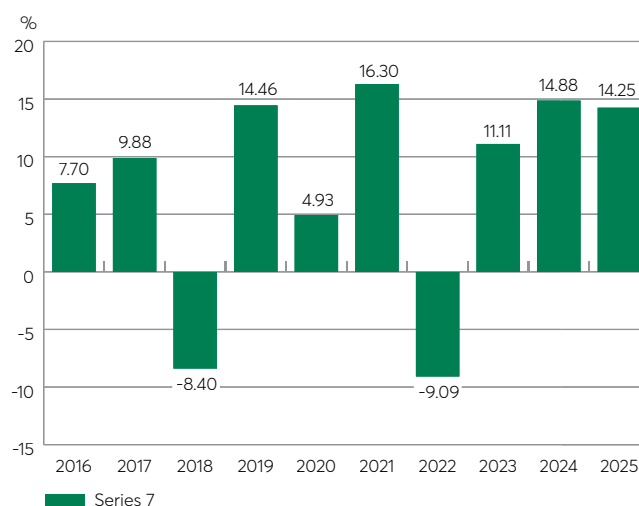
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,100. 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.03%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		1.35%
<b>Helios2 – 75/100 GLWB*</b>		1.55%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – CANADIAN INCOME AND GROWTH – CI

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: November 28, 2022

Series 7: November 28, 2022

### Total Value (000's):

Series 7: 12

### Net Asset Value per Unit:

Series 7: 7.44

### Number of Units Outstanding (000's):

Series 7: 2

### Fund Expense Ratio (FER):

Series 7: 2.30%

### 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:

Variable

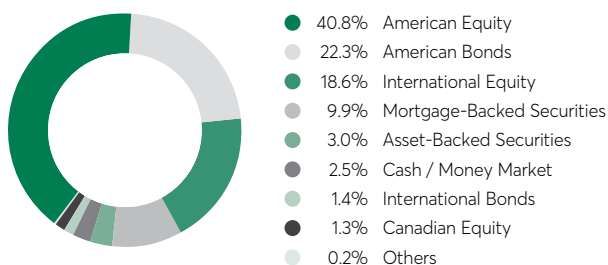
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>28.0%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

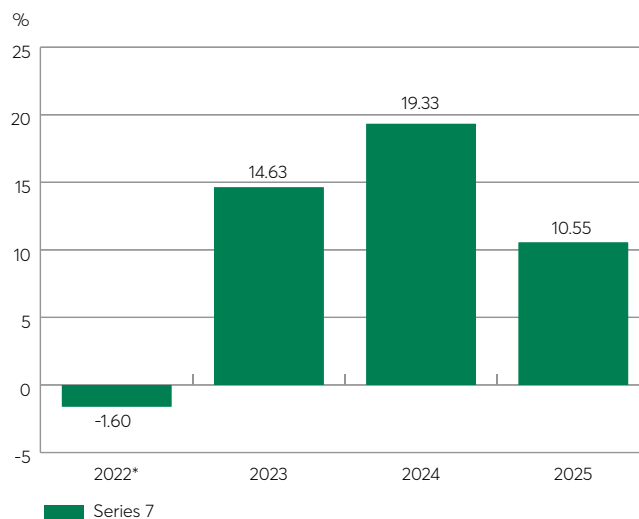
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 28, 2022 and Series 7 now has \$1,488. This works out to an average of 13.7% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.30%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.55%
<b>Helios2 – 100/100 i</b>		1.35%
<b>Helios2 – 75/100 GLWB*</b>		1.50%

\* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

# DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) 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 7: February 24, 2014

### Total Value (000's):

Series 7: 2,435

### Net Asset Value per Unit:

Series 7: 9.30

### Number of Units Outstanding (000's):

Series 7: 262

### Fund Expense Ratio (FER):

Series 7: 2.18%

### 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:

Variable

## 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%
<b>TOTAL</b>	<b>58.6%</b>

**TOTAL INVESTMENTS: 68**

## Investment Allocation as at December 31, 2025



- 52.4% Canadian Equity
- 17.2% International Equity
- 17.1% Fixed Income
- 11.3% American Equity
- 1.8% Cash / Money Market
- 0.2% Others

## How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75. Returns are after the FER has been deducted.

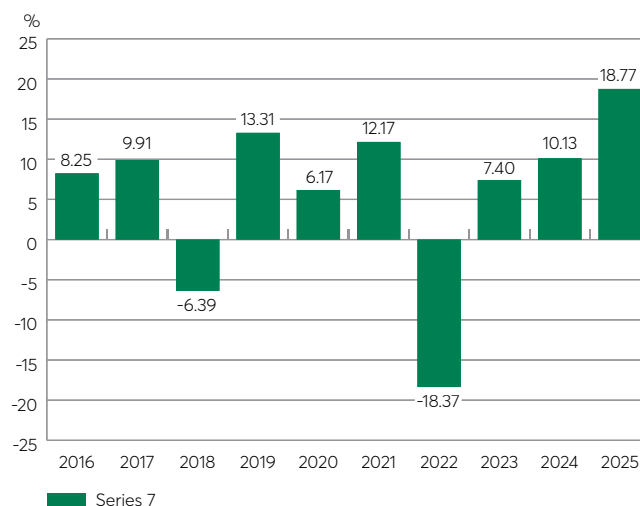
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,860. This works out to an average of 5.4% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.18%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		1.35%
<b>Helios2 – 75/100 GLWB</b>		1.50%

## DFS GIF – GROWTH AND INCOME – NEI

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) 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 7: February 24, 2014

### Total Value (000's):

Series 7: 3,931

### Net Asset Value per Unit:

Series 7: 10.43

### Number of Units Outstanding (000's):

Series 7: 377

### Fund Expense Ratio (FER):

Series 7: 2.23%

### Portfolio Manager:

Northwest & Ethical Investments L.P.

### Portfolio Turnover Rate (of the Underlying Fund):

32.1%

### Minimum Deposit:

Variable

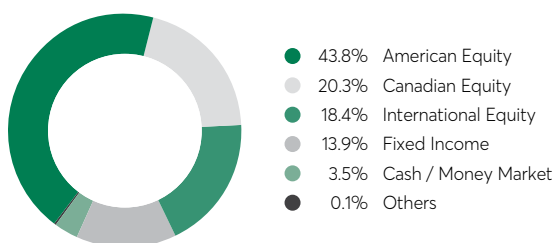
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>75.3%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

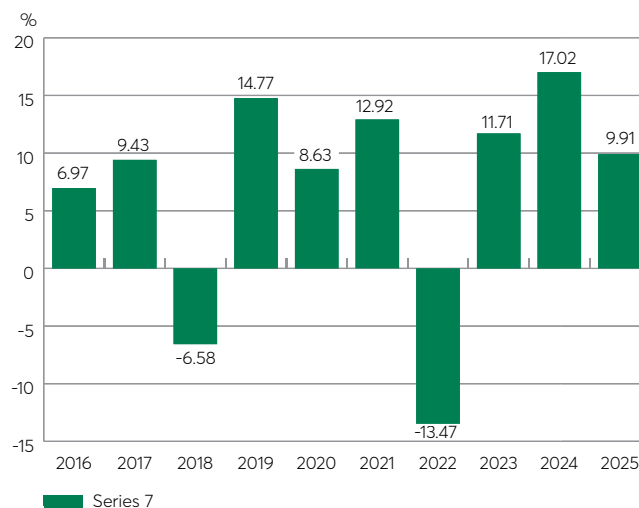
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,086. 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.23%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the FER and the additional guarantee fees.	0.55%
<b>Helios2 – 100/100 i</b>		1.35%
<b>Helios2 – 75/100 GLWB</b>		1.60%

## DFS GIF – GROWTH RS – NEI SELECT

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) 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 7: February 24, 2014

### Number of Units Outstanding (000's):

Series 7: 5

### Portfolio Turnover Rate (of the Underlying Fund):

23.9%

### Total Value (000's):

Series 7: 56

### Fund Expense Ratio (FER):

Series 7: 2.27%

### Minimum Deposit:

Variable

### Net Asset Value per Unit:

Series 7: 10.50

### Portfolio Manager:

Franklin Templeton Investments Corp.

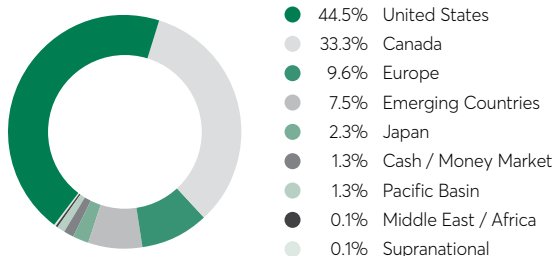
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>75.1%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

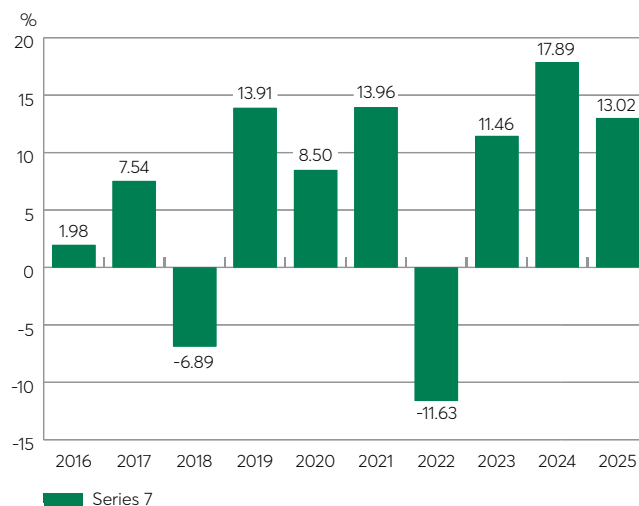
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,100. 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.27%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, you will have to pay both the FER and the additional guarantee fees.	0.50%

# DFS GIF – GROWTH – FRANKLIN QUOTENTIAL

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 7: September 23, 2019

### Number of Units Outstanding (000's):

Series 7: 34

### Portfolio Turnover Rate (of the Underlying Fund):

97.3%

### Total Value (000's):

Series 7: 251

### Fund Expense Ratio (FER):

Series 7: 1.91%

### Minimum Deposit:

Variable

### Net Asset Value per Unit:

Series 7: 7.31

### Portfolio Manager:

Desjardins Global Asset Management Inc.

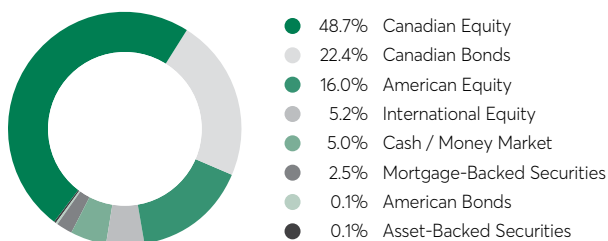
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>24.3%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

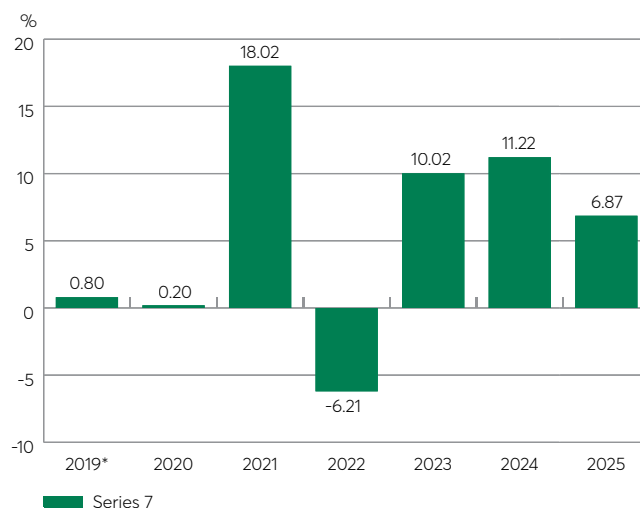
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on September 23, 2019 and Series 7 now has \$1,462. This works out to an average of 6.2% 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 Helios2 – 75/75 and Series 7. 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 – DIVIDEND BALANCED – DESJARDINS

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.91%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – DIVIDEND BALANCED – DESJARDINS

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) 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 7: February 24, 2014

### Number of Units Outstanding (000's):

Series 7: 14

### Portfolio Sub-Advisor:

Lincluden Investment Management Limited

### Total Value (000's):

Series 7: 159

### Fund Expense Ratio (FER):

Series 7: 2.19%

### Portfolio Turnover Rate (of the Underlying Fund):

15.9%

### Net Asset Value per Unit:

Series 7: 11.19

### Portfolio Manager:

Northwest & Ethical Investments L. P.

### Minimum Deposit:

Variable

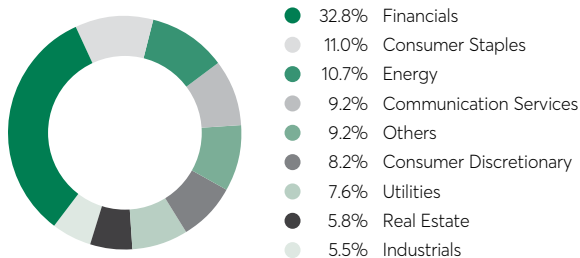
## What does this fund invest in?

The 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%
<b>TOTAL</b>	<b>37.3%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

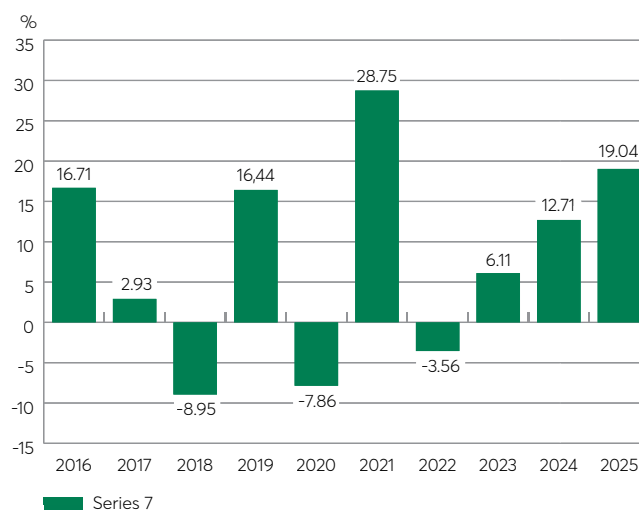
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,238. This works out to an average of 7.0% 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 Helios2 – 75/75 and Series 7. 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	<b>Moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.19%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.50%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – CANADIAN DIVIDEND – NEI

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN EQUITY – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020

Series 7: November 16, 2020

### Total Value (000's):

Series 7: 39

### Net Asset Value per Unit:

Series 7: 8.94

### Number of Units Outstanding (000's):

Series 7: 4

### Fund Expense Ratio (FER):

Series 7: 2.03%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

236.9%

### Minimum Deposit:

Variable

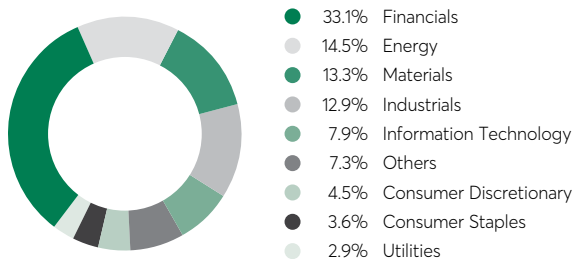
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>38.2%</b>

### 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 Helios2 – 75/75. Returns are after the FER has been deducted.

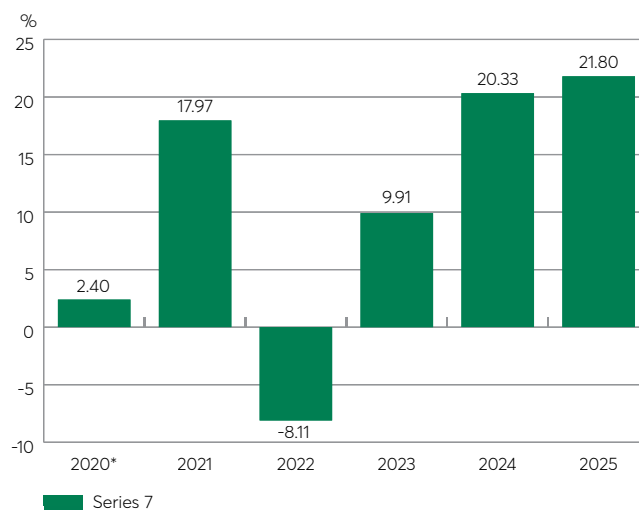
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,788. This works out to an average of 12.0% 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 Helios2 – 75/75 and Series 7. 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	<b>Moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.03%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.60%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – CANADIAN EQUITY – DESJARDINS

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER

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

## Quick Facts

### Inception Date:

Fund: December 5, 2005

Series 7: October 16, 2015

### Total Value (000's):

Series 7: 384

### Net Asset Value per Unit:

Series 7: 10.72

### Number of Units Outstanding (000's):

Series 7: 36

### Fund Expense Ratio (FER):

Series 7: 2.21%

### Portfolio Manager:

Jarislowsky, Fraser Limited

### Portfolio Turnover Rate (of the Underlying Fund):

20.2%

### Minimum Deposit:

Variable

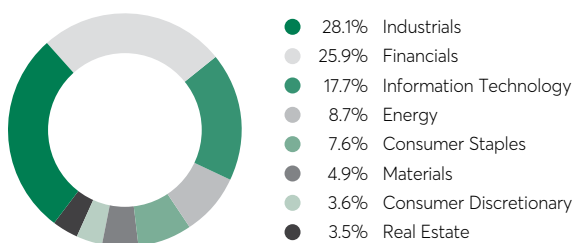
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>44.4%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

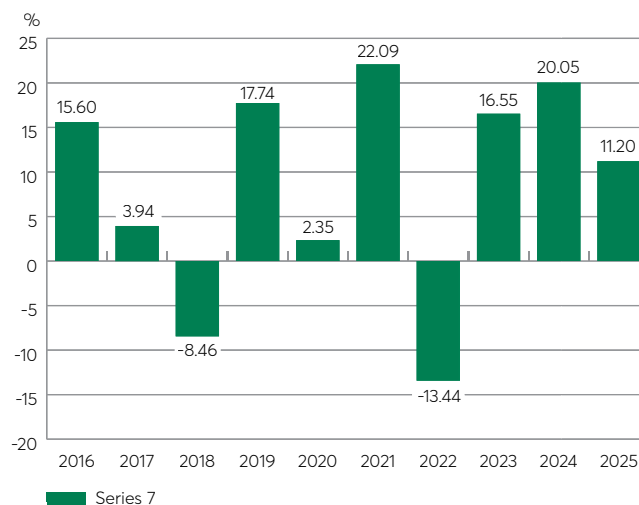
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 7 now has \$2,144. 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 Helios2 – 75/75 and Series 7. 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	<b>Moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.21%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.65%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®

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

## Quick Facts

### Inception Date:

Fund: December 1, 2008

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 1,150

### Net Asset Value per Unit:

Series 7: 13.60

### Number of Units Outstanding (000's):

Series 7: 85

### Fund Expense Ratio (FER):

Series 7: 2.41%

### Portfolio Manager:

Fidelity Investments Canada ULC

### Portfolio Turnover Rate (of the Underlying Fund):

43.7%

### Minimum Deposit:

Variable

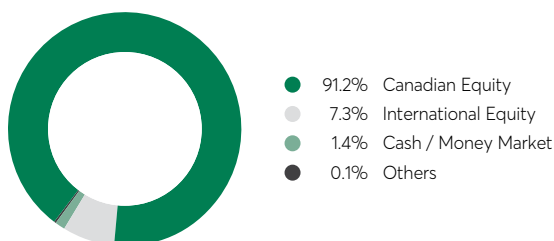
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>40.9%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

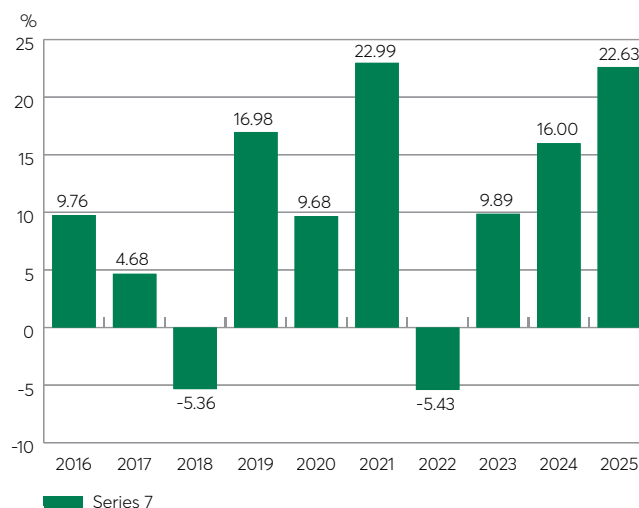
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,720. 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.41%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.65%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) 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 7: February 24, 2014

### Total Value (000's):

Series 7: 10

### Net Asset Value per Unit:

Series 7: 11.46

### Number of Units Outstanding (000's):

Series 7: 1

### Fund Expense Ratio (FER):

Series 7: 2.36%

### Portfolio Manager:

Franklin Templeton Investments Corp.

### Portfolio Turnover Rate (of the Underlying Fund):

21.4%

### Minimum Deposit:

Variable

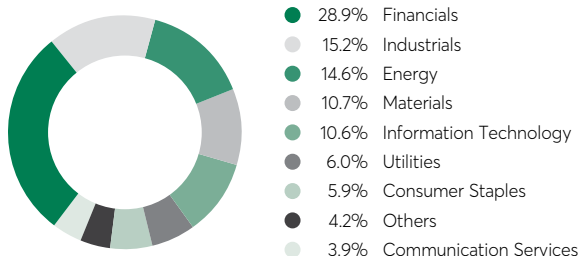
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>41.9%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

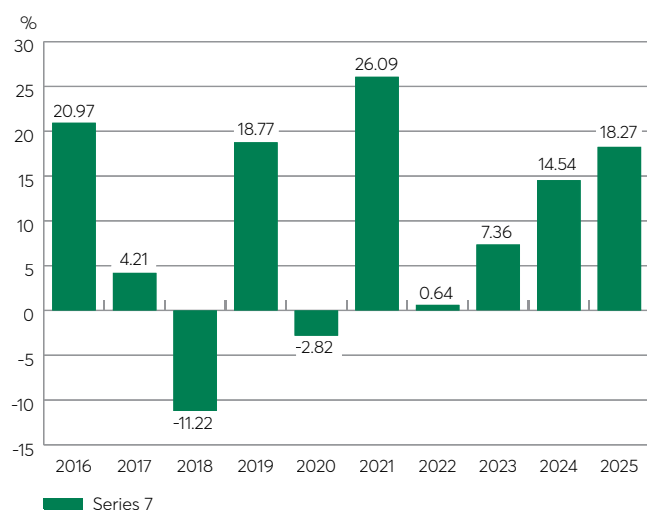
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,292. 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 10 years for a contract Owner who chose Helios2 – 75/75 and Series 7. Since 2016, the fund went up in value 8 years and down in value 2 years of the 10.



# DFS GIF – CANADIAN EQUITY – FRANKLIN CLEARBRIDGE

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.36%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.60%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – CANADIAN EQUITY – FRANKLIN CLEARBRIDGE

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 – HELIOS2 CONTRACT (SERIES 7) 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 7: February 24, 2014

### Total Value (000's):

Series 7: 0

### Net Asset Value per Unit:

Series 7: 9.06

### Number of Units Outstanding (000's):

Series 7: 0

### Fund Expense Ratio (FER):

Series 7: 2.59%

### Portfolio Manager:

Northwest & Ethical Investment L.P.

### Portfolio Sub-Advisor:

Hillsdale Investment Management Inc.

### Portfolio Turnover Rate (of the Underlying Fund):

170.0%

### Minimum Deposit:

Variable

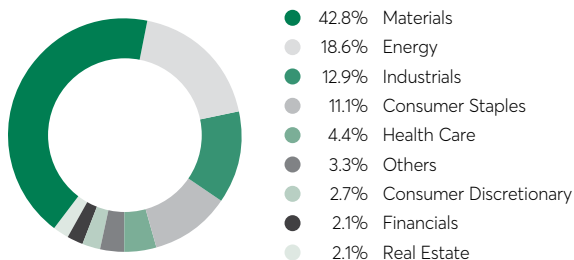
## What does this fund invest in?

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%
Extendicare	2.4%
OceanaGold	2.4%
Dundee Precious Metals	2.3%
Ero Copper	2.2%
Linamar	2.1%
Groupe Dynamite	2.1%
<b>TOTAL</b>	<b>25.3%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

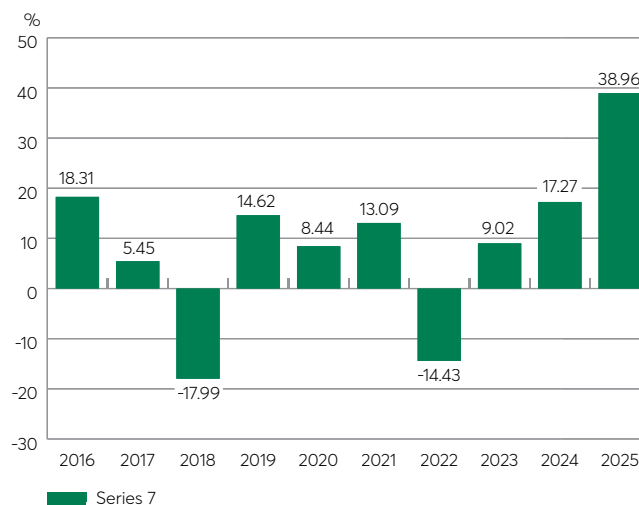
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,812. This works out to an average of 5.1% 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 Helios2 – 75/75 and Series 7. 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	<b>Moderate</b>	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 Helios2 – 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
No Load	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
Helios2 – 75/75	2.59%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, you will have to pay both the FER and the additional guarantee fees.	0.60%

## DFS GIF – CANADIAN SMALL CAP EQUITY – NEI

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) 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 7: February 24, 2014

### Total Value (000's):

Series 7: 47

### Net Asset Value per Unit:

Series 7: 6.32

### Number of Units Outstanding (000's):

Series 7: 7

### Fund Expense Ratio (FER):

Series 7: 2.66%

### Portfolio Manager:

Franklin Templeton Investments Corp.

### Portfolio Turnover Rate (of the Underlying Fund):

30.7%

### Minimum Deposit:

Variable

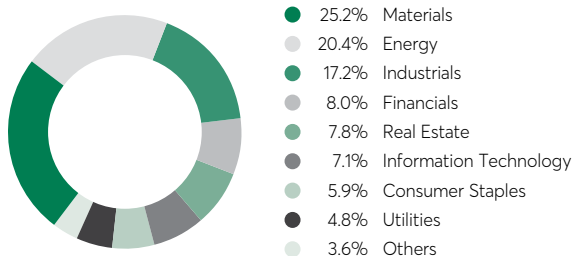
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>38.4%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

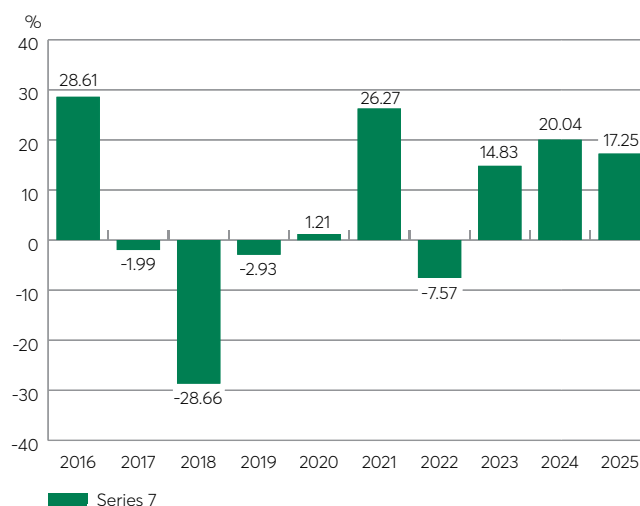
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,264. This works out to an average of 2.0% 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 Helios2 – 75/75 and Series 7. 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	<b>Moderate to high</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.66%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, you will have to pay both the FER and the additional guarantee fees.	0.60%

# DFS GIF – CANADIAN SMALL CAP – FRANKLIN CLEARBRIDGE

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 7: February 24, 2014

### Total Value (000's):

Series 7: 1,058

### Net Asset Value per Unit:

Series 7: 18.06

### Number of Units Outstanding (000's):

Series 7: 59

### Fund Expense Ratio (FER):

Series 7: 2.20%

### Portfolio Manager:

MFS Investment Management  
Canada Limited

### Portfolio Turnover Rate (of the Underlying Fund):

28.6%

### Minimum Deposit:

Variable

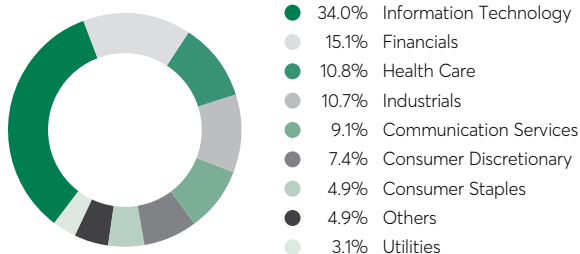
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>44.1%</b>

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 Helios2 – 75/75. Returns are after the FER has been deducted.

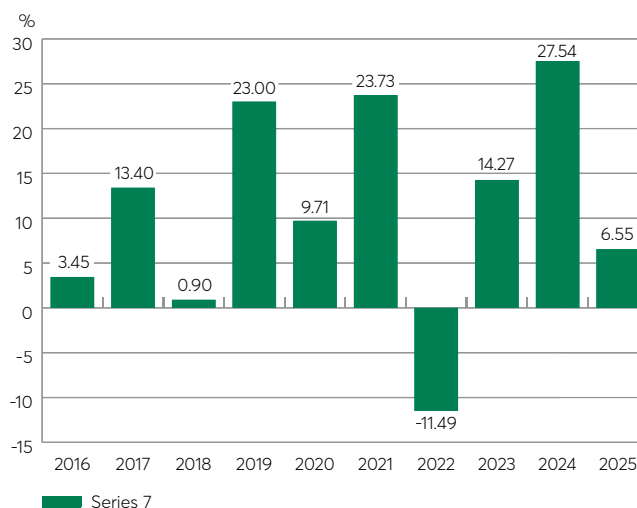
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$3,612. This works out to an average of 11.4% 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 Helios2 – 75/75 and Series 7. 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	<b>Moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.20%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.55%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – AMERICAN EQUITY – MFS

### 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 market value of your Units:

No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: November 20, 1995

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 103

### Net Asset Value per Unit:

Series 7: 14.32

### Number of Units Outstanding (000's):

Series 7: 7

### Fund Expense Ratio (FER):

Series 7: 2.19%

### 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:

Variable

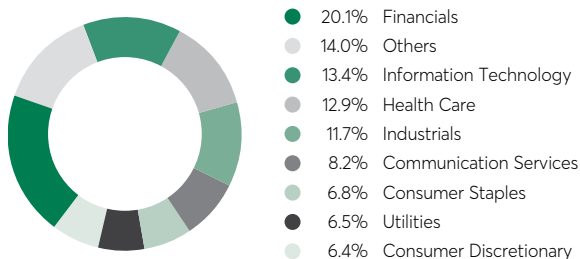
## What does this fund invest in?

This fund invests in the Desjardins American Equity Value Fund. The Underlying Fund invests primarily in equity from medium to 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%
<b>TOTAL</b>	<b>26.7%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

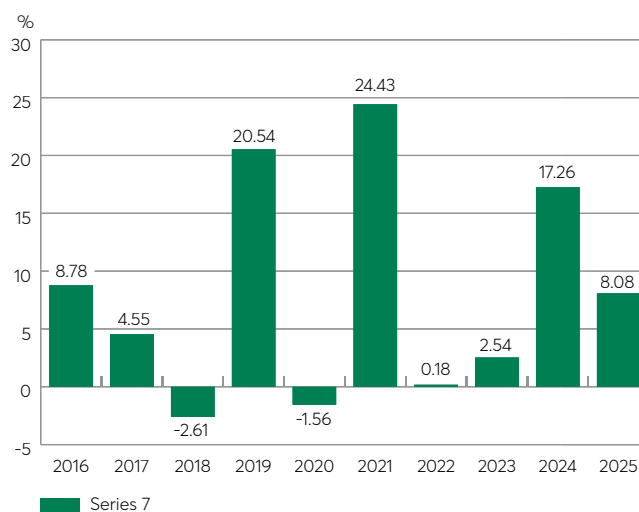
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,864. 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 10 years for a contract Owner who chose Helios2 – 75/75 and Series 7. Since 2016, the fund went up in value 8 years and down in value 2 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 Helios2 – 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
No Load	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
Helios2 – 75/75	2.19%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.60%
Helios2 – 100/100 i		1.35%

## DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL DIVIDEND – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: September 24, 2012

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 2,600

### Net Asset Value per Unit:

Series 7: 12.01

### Number of Units Outstanding (000's):

Series 7: 217

### Fund Expense Ratio (FER):

Series 7: 2.19%

### 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:

Variable

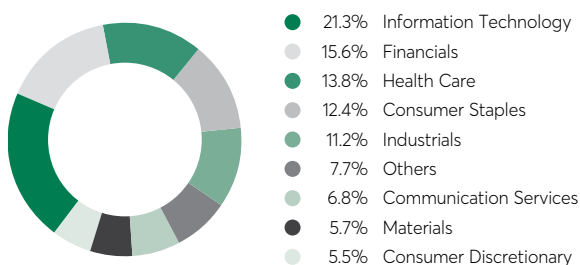
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>33.5%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

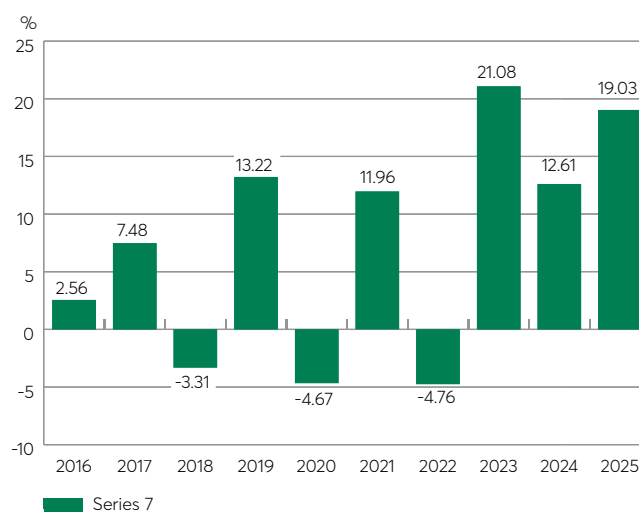
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,402. This works out to an average of 7.7% 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 Helios2 – 75/75 and Series 7. 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	<b>Low to moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.19%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.55%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – GLOBAL DIVIDEND – DESJARDINS

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL EQUITY – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: September 23, 2019

Series 7: September 23, 2019

### Total Value (000's):

Series 7: 64

### Net Asset Value per Unit:

Series 7: 8.25

### Number of Units Outstanding (000's):

Series 7: 8

### Fund Expense Ratio (FER):

Series 7: 2.15%

### 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:

Variable

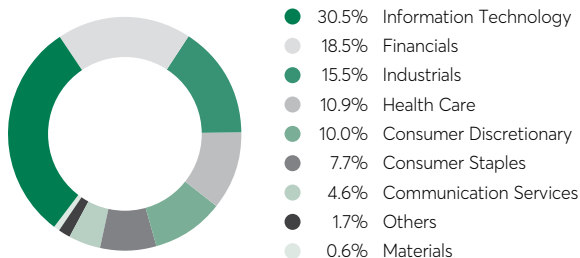
## What does this fund invest in?

The 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%
<b>TOTAL</b>	<b>30.5%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

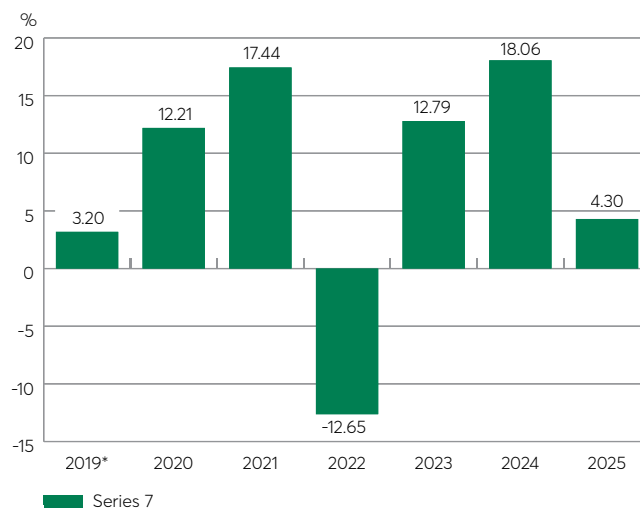
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on September 23, 2019 and Series 7 now has \$1,650. This works out to an average of 8.3% 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 Helios2 – 75/75 and Series 7. 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	<b>Moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.15%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.55%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – GLOBAL EQUITY – DESJARDINS

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 7: February 24, 2014

### Total Value (000's):

Series 7: 413

### Net Asset Value per Unit:

Series 7: 14.95

### Number of Units Outstanding (000's):

Series 7: 28

### Fund Expense Ratio (FER):

Series 7: 2.14%

### Portfolio Manager:

MFS Investment Management  
Canada Limited

### Portfolio Turnover Rate (of the Underlying Fund):

42.8%

### Minimum Deposit:

Variable

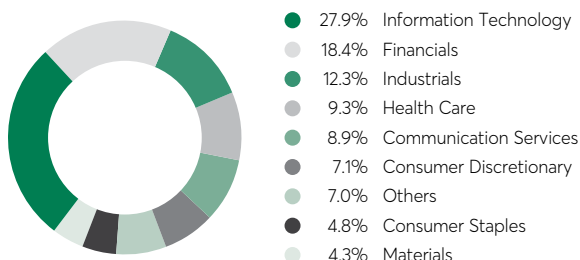
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>28.5%</b>

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 Helios2 – 75/75. Returns are after the FER has been deducted.

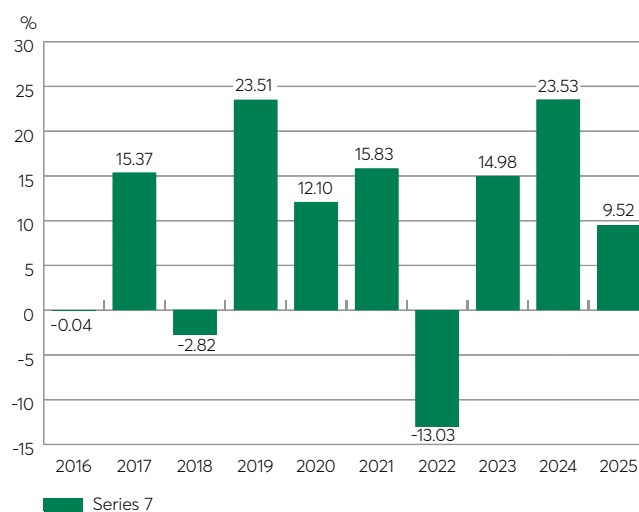
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,990. This works out to an average of 9.7% 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 Helios2 – 75/75 and Series 7. 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 Helios2 – 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
No Load	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
Helios2 – 75/75	2.14%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.60%
Helios2 – 100/100 i		1.35%

## DFS GIF – GLOBAL EQUITY – MFS

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: November 28, 2022

Series 7: November 28, 2022

### Total Value (000's):

Series 7: 1

### Net Asset Value per Unit:

Series 7: 7.45

### Number of Units Outstanding (000's):

Series 7: 0

### Fund Expense Ratio (FER):

Series 7: 2.36%

### 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:

Variable

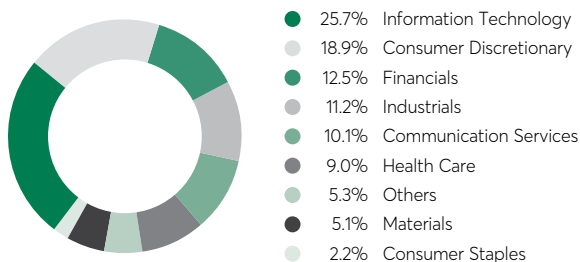
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>34.2%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

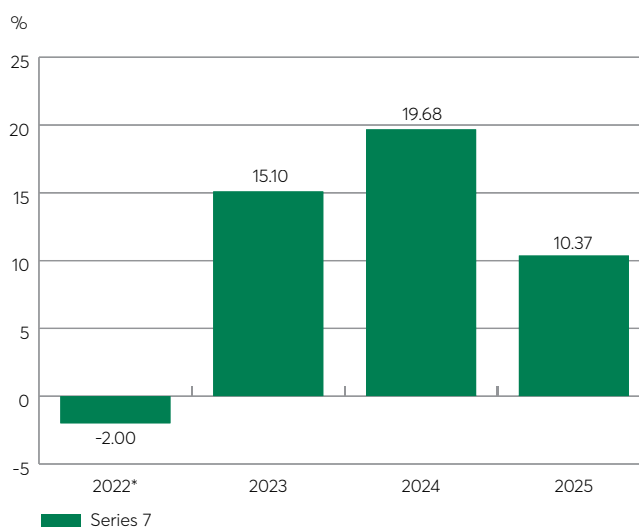
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 28, 2022 and Series 7 now has \$1,490. This works out to an average of 13.8% 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 Helios2 – 75/75 and Series 7. 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	<b>Moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.36%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.60%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

## Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

## 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 7: February 24, 2014

### Total Value (000's):

Series 7: 208

### Net Asset Value per Unit:

Series 7: 11.56

### Number of Units Outstanding (000's):

Series 7: 18

### Fund Expense Ratio (FER):

Series 7: 2.49%

### Portfolio Manager:

MFS Investment Management  
Canada Limited

### Portfolio Turnover Rate (of the Underlying Fund):

23.8%

### Minimum Deposit:

Variable

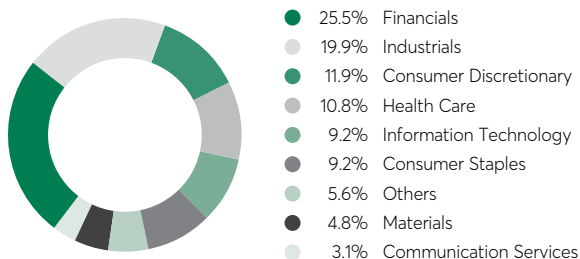
## What does this fund invest in?

This fund invests in the MFS International Equity Fund II. The Underlying Fund invests 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%
<b>TOTAL</b>	<b>23.5%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

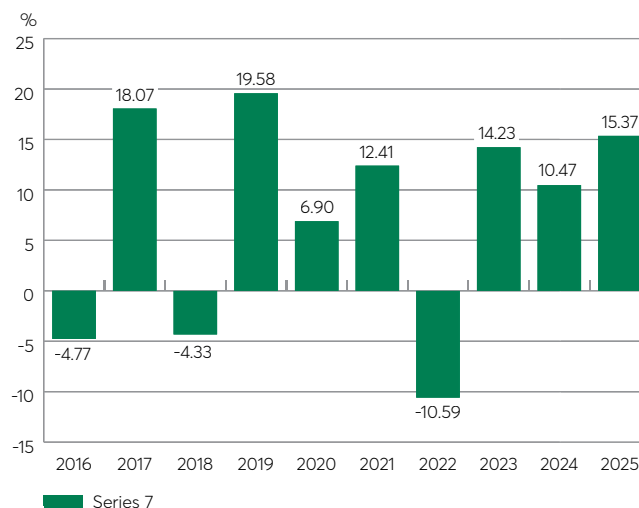
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,312. 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 10 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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	<b>Moderate</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.49%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.60%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – INTERNATIONAL EQUITY – MFS

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

### Short Term Trading Fees

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

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

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

### 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 – HELIOS2 CONTRACT (SERIES 7) DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: September 24, 2012

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 863

### Net Asset Value per Unit:

Series 7: 12.80

### Number of Units Outstanding (000's):

Series 7: 67

### Fund Expense Ratio (FER):

Series 7: 2.32%

### 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:

Variable

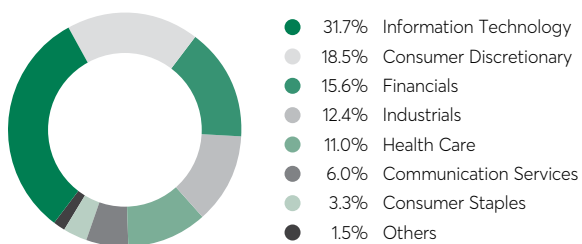
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>40.5%</b>

**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 Helios2 – 75/75. Returns are after the FER has been deducted.

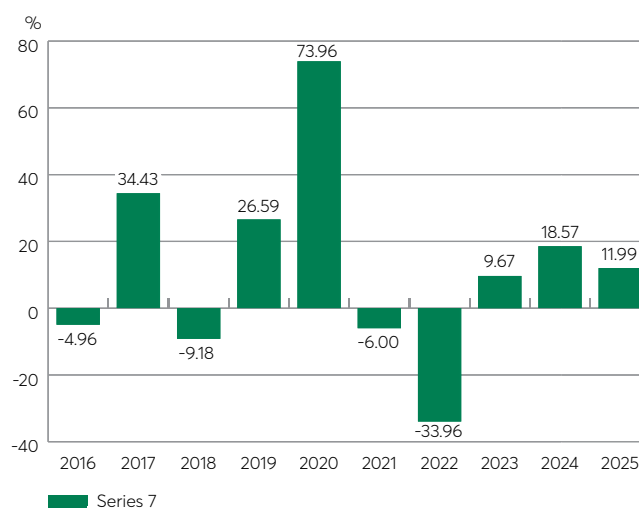
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,560. This works out to an average of 8.3% 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 Helios2 – 75/75 and Series 7. 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	<b>Moderate to high</b>	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 Helios2 – 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### Ongoing Fund Fees

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

Guarantee	FER (annual rate as a % of the fund's value)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.32%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the FER and the additional guarantee fees.	0.60%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% of the market value of the Units attributed to this fee option each year.

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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](http://desjardinslifeinsurance.com)



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

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

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