

HELIOS2® CONTRACT

DFS Guaranteed Investment Funds

CHOOSE THE INVESTMENT OPTION
THAT'S RIGHT FOR YOU



Desjardins

Insurance

Life • Health • Retirement

Looking for a sophisticated investment option that can help you choose what's best for you?

We have solutions for you

The Helios2 Contract provides you with access to a wide range of investment options designed to enhance your savings growth and help you achieve your financial goals.

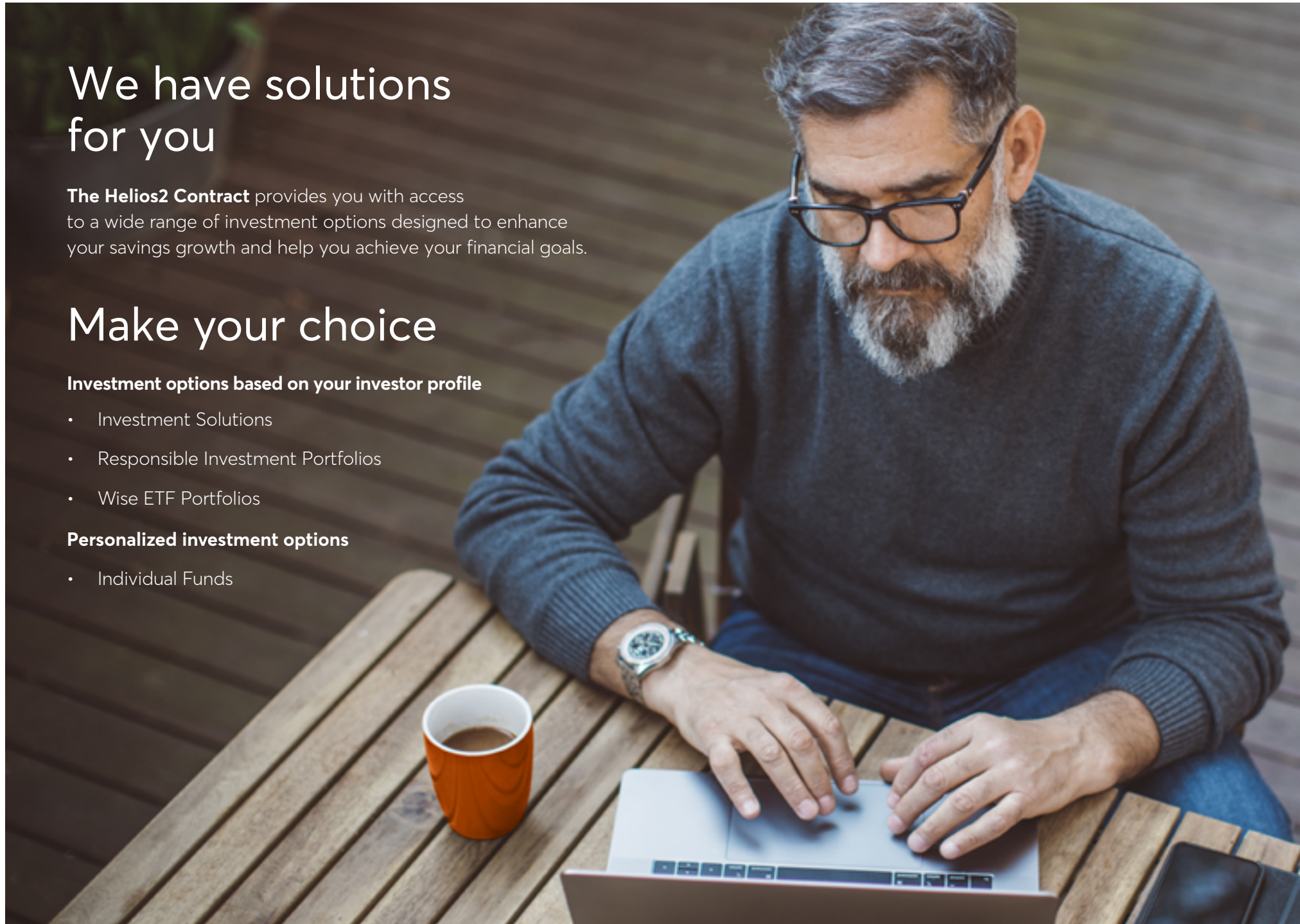
Make your choice

Investment options based on your investor profile

- Investment Solutions
- Responsible Investment Portfolios
- Wise ETF Portfolios

Personalized investment options

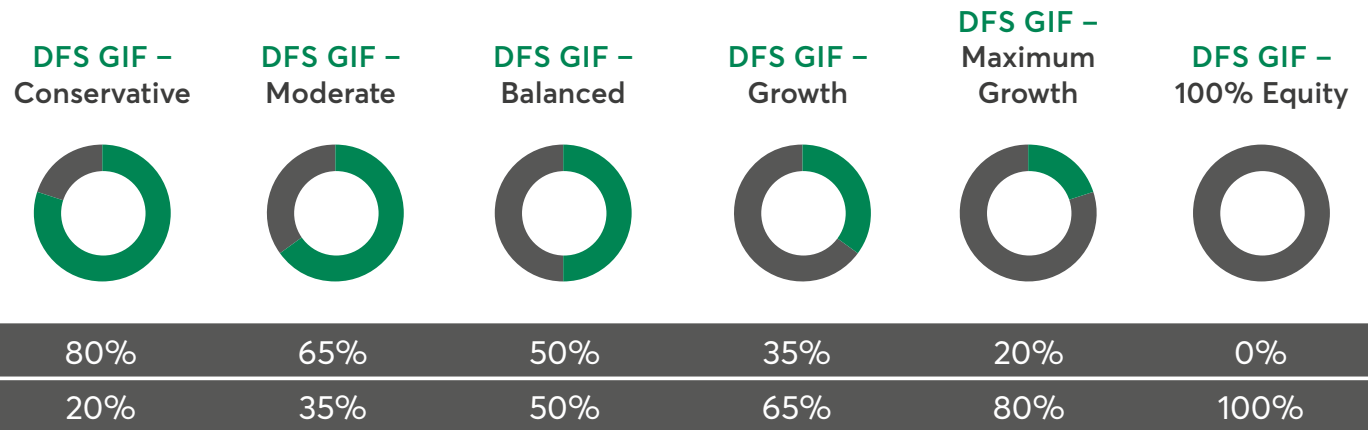
- Individual Funds



Investment Solutions*

We've designed six Investment Solutions to meet all your financial needs. Choose a solution that matches your investor profile and you'll have access to a mix of Funds that:

- Are distributed across all asset classes
- Have been selected for their complementary management styles
- Are automatically rebalanced every semester

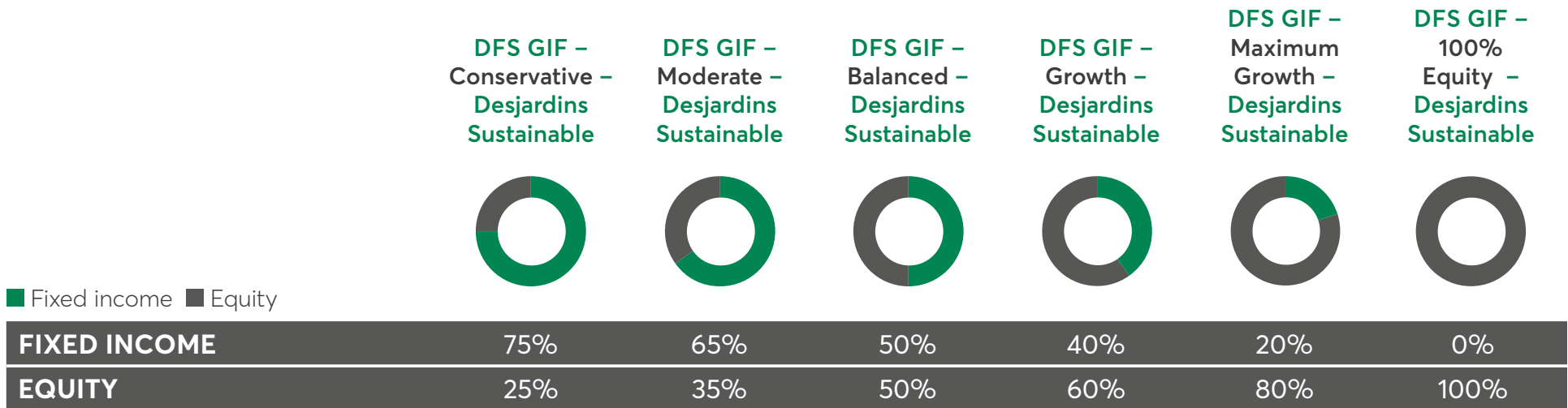


■ Fixed income ■ Equity

* This investment option is available for all three Guarantees: Helios2 – 75/75, Helios2 – 75/100 i and Helios2 – 100/100 i.

Responsible Investment Portfolios*

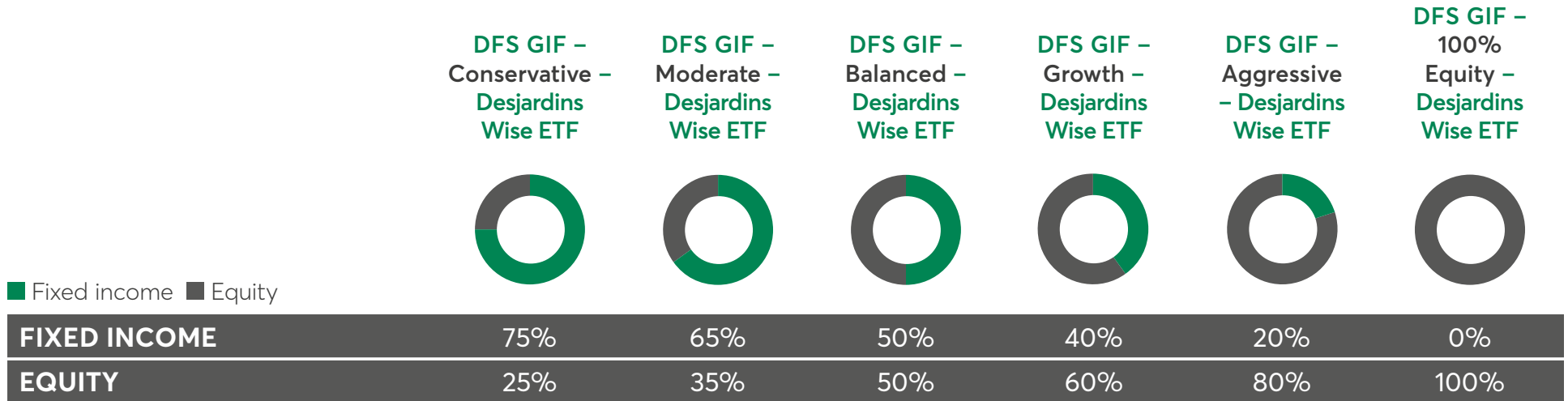
Do you care about the environment? Does it matter to you how companies treat their employees? Is corporate responsibility important? If these questions factor into your investment decisions, choose Desjardins—a **leader in responsible investing for more than 30 years**. We have six distinctive portfolios to choose from.



* This investment option is available for all three Guarantees: Helios2 – 75/75, Helios2 – 75/100 i and Helios2 – 100/100 i.

Wise ETF Portfolios*

With **Wise ETF Portfolios**, you have access to exchange-traded funds that are part of an **innovative** investment solution. It's an **easy** way to get a distinctive product at an affordable price. Based on your investor profile and risk tolerance, choose the portfolio that's right for you from the six available.



* This investment option is available for all three Guarantees: Helios2 – 75/75, Helios2 – 75/100 i and Helios2 – 100/100 i.

Individual Funds

Do you want to control your asset allocation and portfolio composition?
Choose from our individual Funds to personalize your selection.

Individual Funds – Income	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i
DFS GIF – Money Market	✓	✓	✓
DFS GIF – Canadian Bond	✓	✓	✓
DFS GIF – Global Tactical Bond – Desjardins	✓	✓	✓

Individual Funds – Balanced and Asset Allocation	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i
DFS GIF – Diversified Income – Franklin Quotential*	✓	✓	N/A
DFS GIF – Balanced Income – Franklin Quotential*	✓	✓	N/A
DFS GIF – Canadian Balanced – Fidelity	✓	✓	N/A
DFS GIF – U.S. Monthly Income – Fidelity	✓	✓	✓
DFS GIF – Global Balanced – Desjardins Sustainable	✓	✓	✓
DFS GIF – Global Balanced – Jarislowsky Fraser	✓	✓	✓
DFS GIF – Canadian Balanced – Fiera Capital	✓	✓	✓
DFS GIF – Balanced Growth – Franklin Quotential*	✓	✓	N/A
DFS GIF – Canadian Asset Allocation – CI	✓	✓	✓
DFS GIF – Canadian Balanced – CI	✓	✓	✓
DFS GIF – Canadian Income and Growth – CI	✓	✓	✓
DFS GIF – Global Balanced Growth – Desjardins	✓	✓	✓
DFS GIF – Growth and Income – NEI*	✓	✓	✓
DFS GIF – Growth RS – NEI Select*	✓	✓	✓
DFS GIF – Growth – Franklin Quotential*	✓	✓	N/A

Continued on next page

* Funds closed to additional Deposits and switches

Individual Funds (continued)

Do you want to control your asset allocation and portfolio composition?
Choose from our individual Funds to personalize your selection.

Individual Funds – Canadian Equity	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i
DFS GIF – Dividend Balanced – Desjardins	✓	✓	✓
DFS GIF – Canadian Dividend – NEI*	✓	✓	✓
DFS GIF – Canadian Equity – Desjardins	✓	✓	✓
DFS GIF – Canadian Equity – Jarislowsky Fraser	✓	✓	✓
DFS GIF – Canadian Equity – Fidelity True North®	✓	✓	✓
DFS GIF – Canadian Equity – Franklin ClearBridge*	✓	✓	✓
DFS GIF – Canadian Small Cap Equity – NEI*	✓	✓	N/A
DFS GIF – Canadian Small Cap – Franklin ClearBridge*	✓	✓	N/A

Individual Funds – Foreign Equity	Helios2 – 75/75	Helios2 – 75/100 i	Helios2 – 100/100 i
DFS GIF – American Equity – MFS	✓	✓	✓
DFS GIF – American Equity Value – Desjardins	✓	✓	✓
DFS GIF – Global Dividend – Desjardins	✓	✓	✓
DFS GIF – Global Equity – Desjardins	✓	✓	✓
DFS GIF – Global Equity – MFS	✓	✓	✓
DFS GIF – Global Equity Growth – Desjardins	✓	✓	✓
DFS GIF – International Equity – MFS	✓	✓	✓
DFS GIF – International Equity Growth – Desjardins	✓	✓	✓

* Funds closed to additional Deposits and switches

You can count on us!

The DFS Investment Solution Monitoring Committee is made up of investment specialists, actuaries and members of senior management from Desjardins Insurance. The Committee continuously reviews our range of Funds to ensure you have the best investment options available to reach your retirement savings goals.

Selecting our Funds and fund managers

Desjardins Insurance is committed to providing you with investment options that meet your needs. With that in mind, we identify the objectives and constraints that our fund managers will need to work with. We look at a combination of factors: Does the manager have an innovative philosophy that has been proven under different market conditions? Do they respect the portfolio's investment strategy and long-term performance? That way, we can make sure we have a diverse range of Funds and a team of managers with complementary management styles.

Want to know more?

Visit desjardinslifeinsurance.com/helios2 and go to Our investment options > Unit prices and performance to consult the fact sheets for our DFS GIFs.

Each fact sheet contains:

- Objective and strategy
- Asset allocation
- Main features
- Top holdings
- Annual compound returns



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. Desjardins Group 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* magazine.

To find out more about DFS's Guaranteed Investment Funds, talk to your advisor today!

desjardinslifeinsurance.com/helios2

The Contract and Information Folder and the Funds Facts document contain 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 these documents carefully before investing.

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

Helios2 and DFS Guaranteed Investment Funds are registered trademarks of Desjardins Financial Security Life Assurance Company. DESJARDINS INSURANCE and its logo are trademarks of the Fédération des caisses Desjardins du Québec used under licence.

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



Desjardins^{MD}, all trademarks containing the word Desjardins, as well as related logos are trademarks of the Fédération des caisses Desjardins du Québec, used under licence.

