

HELIOS2®

GUARANTEED INVESTMENT FUNDS



RETIREMENT INCOME PROTECTION

Helios2 – 75/100 GLWB

Keep doing what you love

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Why choose **Helios2 – 75/100 GLWB?**

So you can keep doing what you love for the rest of your life:

- You will receive guaranteed income for life.
- Your income may go up, but it will never go down.



To keep control of your investment:

- You can choose from among 14 individual Funds or four Investment Solutions to grow your Deposits.
- Your Contract includes a guaranteed Death Benefit that will be paid out in just a few business days to a person or organization of your choosing.²
- You can always access your Deposits in case something unexpected comes up.³

² Conditions apply, including receipt of the appropriate documentation, such as the death certificate. You must name the Beneficiary or Beneficiaries whom you wish to receive the Death Benefit.

³ Surrender fees may apply. Any withdrawal greater than the GLWB Maximum Amount will be considered a GLWB Excess Withdrawal and will decrease the GLWB Protected Value, and consequently, the GLWB Maximum Amount for subsequent years. Please refer to the Contract and Information Folder for more information.

Maintain your lifestyle even if the markets go down

Helios2 – 75/100 GLWB provides an income for life, and the amount will never go down, even if the markets do.

CALCULATE YOUR INCOME

Your annual income is determined when you make your first withdrawal. When you ask for an immediate income, it is a percentage of your initial Deposit based on your age.⁴

Age of Annuitant at first withdrawal	GLWB Withdrawal Percentage (one Annuitant)
55 to 59	3.0%
60 to 64	3.6%
65 to 69	4.1%
70 to 74	4.6%
75 and over	5.0%

Exemple:

You make a Deposit of \$100,000 in Helios2 – 75/100 GLWB at age 65 and you make your first withdrawal immediately. The withdrawal percentage at this age is 4.1%.

Initial Deposit		GLWB Withdrawal Percentage at age 65 (one Annuitant)		Guaranteed annual income
\$100,000	x	4.1%	=	\$4,100

Your guaranteed income would be at least \$4,100 per year for life.

⁴ In time, bonuses and resets could increase the GLWB Protected Value and, in turn, your income. Any withdrawal made before age 55 or exceeding the GLWB Maximum Amount will be considered a GLWB Excess Withdrawal and will decrease the GLWB Protected Value.

Protect those you love

In the event of death, the value of your Contract is 100% guaranteed against market downturns, and will be paid out confidentially to a person of your choosing within just a few business days.⁶

Just like the value used to establish your guaranteed income, the value your Beneficiary will receive in the event of your death may also be increased once every three years based on the market value of your Contract.

Protections for Helios2 – 75/100 GLWB

Maturity Benefit	Death Benefit	Guaranteed Lifetime Withdrawal Benefit	The right choice if:
75% at age 105	100%	Payment of a guaranteed retirement income for life	You want to guarantee your income level in retirement. You want to ensure you don't run out of savings. You want to leave an inheritance in the event of early death.

EXTRA PROTECTION: ASSURIS

Assuris protects your Deposits from loss in the event your insurance company declares bankruptcy. Visit assuris.ca for more information.

⁶ Conditions apply, including receipt of the appropriate documentation, such as the death certificate.



Couples who are age 60 today have a 50-50 chance that one partner will live to be age 92.¹

You want to get the most out of your retirement by doing the things you love without worrying about running out of savings. The logical solution is to choose an investment that guarantees the amount of your retirement income for life and even allows you to increase it.

In this document, the Contract Owner and the Annuitant are the same person. If in your case these are not the same person, please see the Contract and Information Folder.

¹ STATISTICS CANADA, life table.



WILL MY SPOUSE BE ABLE TO CONTINUE RECEIVING AN INCOME AFTER MY DEATH?

Yes, if your spouse is designated as a Joint Annuitant of the Contract. Different withdrawal percentages apply to this option.⁵

⁵ Available only with non-registered Contracts.

Two ways to increase your retirement income

Helios2 – 75/100 GLWB offers two ways to increase the amount of your guaranteed income.

RESETS

Resets based on market upturns

The value of your Helios2 Contract may go up, depending on the markets. Resets allow you to include these gains in your income without losing them later.

Once every three years, the GLWB Protected Value is increased to match the market value of your Contract (if it is higher), which increases your income for life.

Resets of your withdrawal percentage

When you obtain a reset based on market upturns, if your age category has changed since your last withdrawal, you will obtain the higher withdrawal percentage that corresponds to your age.

The **GLWB Protected Value** is used to calculate the amount of your guaranteed income. When it goes up, so does your guaranteed income for life.

This value is equal to the value of your Deposits plus any resets and bonuses you may obtain.

BONUSES

At any time, you may decide not to make withdrawals from your Contract. For every year that you do not make any withdrawals, a bonus will increase your GLWB Protected Value, and in turn, your income for the following years.

HOW ARE MY BONUSES CALCULATED?

Your bonus varies every year from 2.5% to 8%. It is based on the Government of Canada 10-year benchmark bond yield, plus 1.5%.

SEE HOW RESETS AND BONUSES WORK

Simulators, case studies and videos are available at [**desjardinslifeinsurance.com/helios2**](https://desjardinslifeinsurance.com/helios2).

Access the markets' full potential

DFS Guaranteed Investment Funds are offered in association with highly regarded investment managers.

For more information about the Funds offered through Helios2, ask your advisor for the **DFS Guaranteed Investment Funds** leaflet.



Choosing Desjardins...

is choosing Desjardins Group, the largest cooperative financial group in Canada whose **financial stability is recognized** by the following credit ratings which are comparable, if not superior to those of the five largest Canadian banks and insurance companies:

- Standard and Poor's A+
- Moody's Aa2
- Dominion Bond Rating Service AA
- Fitch AA-

The Contract and Information Folder contains important information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2 and the DFS Guaranteed Investment Funds. Please note that our defined terms can be found in the Contract and Information Folder. Please read it carefully before investing.

Helios2 is a registered trademark owned by Desjardins Financial Security Life Assurance Company. DFS Guaranteed Investment Funds is a registered trademark owned by Desjardins Financial Security Life Assurance Company. DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.

DFS stands for Desjardins Financial Security.

desjardinslifeinsurance.com/helios2



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

® Registered trademark owned by Desjardins Financial Security Life Assurance Company



This document is printed on Rolland Enviro paper.

100%