

FOR ADVISOR  
USE ONLY

# HELIOS2<sup>®</sup> CONTRACT

Guaranteed  
investment funds

QUICK REFERENCE GUIDE



**Desjardins**

Insurance

Life • Health • Retirement

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

# THREE GUARANTEES TO CHOOSE FROM<sup>1</sup> →

HELIOS2 – 75/75

HELIOS2 – 75/100 i

HELIOS2 – 100/100 i

## → HELIOS2 – 75/75

### PROTECT YOUR CLIENTS' INVESTMENTS

Why invest in mutual funds when guaranteed investment funds offer the same growth potential, but with a safety net?

- Prompt payment of the death benefit<sup>2</sup>
- Creditor protection<sup>3</sup>

### WHAT DOES THIS GUARANTEE OFFER?

75%	75%
<b>AT CONTRACT MATURITY<sup>4</sup></b> The maturity benefit <sup>5</sup> is the greater of: <ul style="list-style-type: none"><li>→ The market value of the contract</li><li>→ 75% of deposits, less adjustments for withdrawals</li></ul>	<b>ON THE ANNUITANT'S<sup>6</sup> DEATH</b> On the annuitant's death, the death benefit is the greater of: <ul style="list-style-type: none"><li>→ The market value of the contract</li><li>→ 75% of deposits, less adjustments for withdrawals</li></ul> When the death benefit is paid out, the contract is terminated

1 The owner must select one of the three guarantees available under this contract. The owner may change the guarantee of their contract once per calendar year by submitting written notification, unless such a change would result in the new guaranteed amount being less than 75% of the sum of deposits adjusted for withdrawals. The contract must satisfy all deposit requirements of the selected guarantee. Please refer to the Contract and Information Folder for more information.

2 Conditions apply, including receipt of the appropriate documentation, such as a death certificate. The beneficiary must be named in the contract.

3 In order for the contract to be exempt from seizure, the owner's (in Quebec) or annuitant's relationship with the beneficiary must meet certain criteria. In addition, exemption from seizure rules can be complex and may vary between provinces. Interested parties should consult a legal expert (lawyer or notary) for an assessment of their specific situation.

4 The contract matures when the annuitant reaches age 105.

5 The guaranteed minimum maturity benefit is reduced in proportion to any units that may have been surrendered. Please refer to the Contract and Information Folder for more information about the surrender of units.

6 The annuitant is the person on whose life the contract is based. When the annuitant dies, the death benefit is paid to the beneficiary named by the contract owner.



## TERMS FOR THIS GUARANTEE

### DEPOSIT REQUIREMENTS

	SERIES 6/6F	SERIES 8/8F
Maximum annuitant age		age 90 (inclusive) (options A and F)  age 80 (inclusive) (options D and E)
<b>INITIAL DEPOSIT</b>		
Minimum lump-sum amount <sup>7</sup>		\$1,000
Minimum monthly pre-authorized debit (PAD) amount <sup>8</sup>		\$50
RRIF or locked-in contract		\$10,000
<b>ADDITIONAL DEPOSITS</b>		
Minimum lump-sum amount		\$500
Minimum monthly pre-authorized debit (PAD) amount <sup>8</sup>		\$50
<b>MINIMUM TOTAL MARKET VALUE</b>		
Market value of the units attributed to all Individual Variable Insurance Contracts issued to the owner by the company (Helios2 contract and all contracts previously issued by the company)	N/A	\$250,000 <sup>9</sup>

<sup>7</sup> The minimum deposit per fund is \$500.

<sup>8</sup> The minimum PAD amount per fund is \$25.

<sup>9</sup> The company will perform a periodic evaluation to determine which series the client qualifies for. The company will take into consideration the market value of the units attributed to all Individual Variable Insurance Contracts offered by the company (Helios2 contract and all contracts previously offered by the company only) for which the client is the owner. For the purposes of the evaluation, contracts held in the client's name and contracts held externally in a nominee or an intermediary account are not calculated together. If the client meets the \$250,000 threshold for series 8/8F, they will automatically be eligible for the lower management expense ratios (MERs) of this series. However, the lower MER will apply to deposits in the current contract only. Conversely, if it is noted that the market value of the units is less than \$150,000, even if the client had previously qualified for the lower MER of series 8/8F, the company will switch series 8/8F units to series 6/6F units. However, the higher MER will apply to deposits in the current contract only.

# → HELIOS2 – 75/100 i

## PROTECT YOUR CLIENTS' ESTATES

When your clients have worked hard all their lives to build up their estates, they want to take advantage of all the available options to ensure they leave their loved ones as much as they can.

→ Inflation-adjusted death benefit. **The only one of its kind in Canada!**<sup>10</sup>

## WHAT DOES THIS GUARANTEE OFFER?

75%	100%	i
<p>AT CONTRACT MATURITY<sup>11</sup></p> <p>The maturity benefit<sup>12</sup> is the greater of:</p> <ul style="list-style-type: none"><li>→ The market value of the contract</li><li>→ 75% of deposits, less adjustments for withdrawals</li></ul>	<p>ON THE ANNUITANT'S<sup>13</sup> DEATH</p> <p>On the annuitant's death, the death benefit<sup>14</sup> is the greater of:</p> <ul style="list-style-type: none"><li>→ The market value of the contract</li><li>→ The guaranteed minimum death benefit, which is equal to 100% of the value of each deposit <b>(regardless of the age at time of deposit)</b></li></ul> <p>Up to the annuitant's 75th birthday, the guaranteed minimum death benefit is reset every year on the contract anniversary date based on the greater of:</p> <ul style="list-style-type: none"><li>→ The current guaranteed minimum death benefit</li><li>→ The market value of the contract</li><li>→ The inflation-adjusted value</li></ul> <p>When the death benefit is paid out, the contract is terminated.</p>	<p>INFLATION-ADJUSTED VALUE<sup>15</sup></p> <ul style="list-style-type: none"><li>→ Initially equal to 100% of the value of the deposits paid into the contract</li><li>→ Reset annually on the contract anniversary date based on the consumer price index (CPI)<sup>16</sup></li></ul> <p>Annual resets end when the annuitant turns 75.</p>

10 Source: Desjardins internal analysis, November 2022.

11 The contract matures when the annuitant reaches age 105.

12 The guaranteed minimum maturity benefit is reduced in proportion to any units that may have been surrendered. Refer to the Contract and Information Folder for more information about surrendering units.

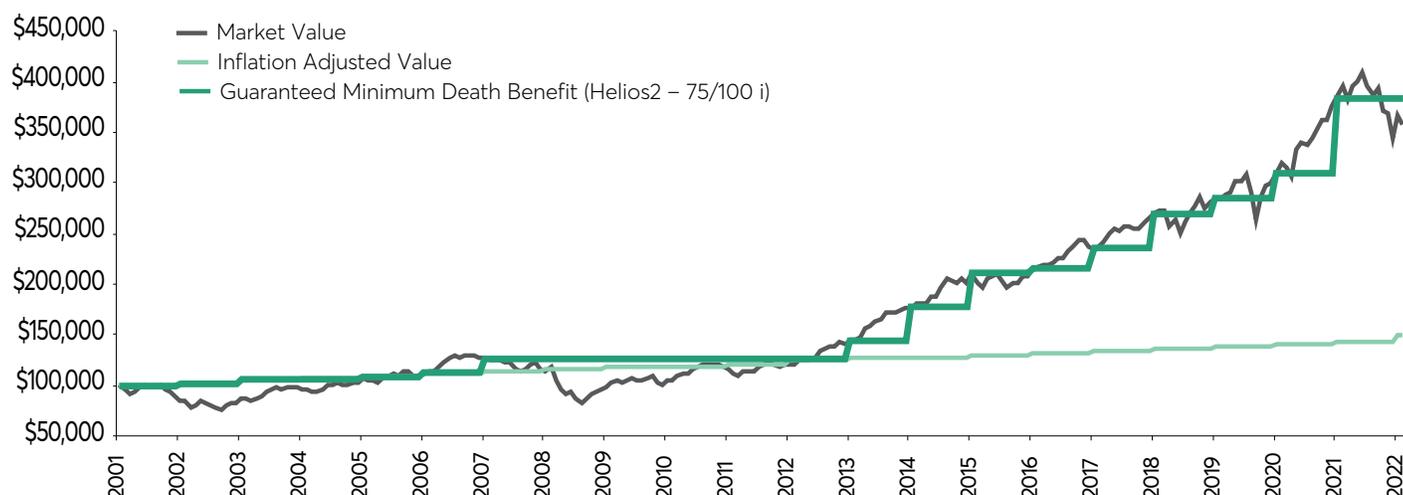
13 The annuitant is the person on whose life the contract is based. When the annuitant dies, the death benefit is paid to the beneficiary named by the contract owner.

14 The guaranteed minimum death benefit is reduced in proportion to any units that may have been surrendered. Refer to the Contract and Information Folder for more information about surrendering units.

15 The inflation-adjusted value is reduced in proportion to any units that may have been surrendered. Refer to the Contract and Information Folder for more information about surrendering units.

16 The inflation-adjusted value is calculated based on the CPI increase established by Statistics Canada for the one-year period ending the previous November 30, up to a maximum of 5%.

## A PROTECTION THAT NEVER GOES DOWN!



All amounts attributed to a DFS GIF are invested at the risk of the contract owner and may increase or decrease in value. This simulation is for information purposes only and is neither an indication nor a guarantee of future results. Portfolio mix: 10% FTSE Canada Universe Bond, 20% S&P/TSX, 20% S&P500, 50% MSCI World. Resets of the minimum death benefit amount only until annuitant reaches age 75. Please refer to the Contract and Information Folder for more information on Helios2 – 75/100 i.<sup>17</sup>

## TERMS FOR THIS GUARANTEE

### DEPOSIT REQUIREMENTS

	SERIES 6/6F	SERIES 8/8F
Maximum annuitant age	age 85 (inclusive) (options A and F)	age 80 (inclusive) (options D and E)
<b>INITIAL DEPOSIT</b>		
Minimum lump-sum amount <sup>18</sup>	\$1,000	
Minimum monthly pre-authorized debit (PAD) amount <sup>19</sup>	\$50	
RRIF or locked-in contract	\$10,000	
<b>ADDITIONAL DEPOSITS</b>		
Minimum lump-sum amount	\$500	
Minimum monthly pre-authorized debit (PAD) amount <sup>19</sup>	\$50	
<b>MINIMUM TOTAL MARKET VALUE</b>		
Market value of the units attributed to all Individual Variable Insurance Contracts issued to the owner by the company (Helios2 contract and all contracts previously issued by the company)	N/A	\$250,000 <sup>20</sup>

<sup>17</sup> Source: Simulation prepared by Desjardins for Desjardins.

<sup>18</sup> The minimum deposit per fund is \$500.

<sup>19</sup> The minimum PAD amount per fund is \$25.

<sup>20</sup> The company will perform a periodic evaluation to determine which series the client qualifies for. The company will take into consideration the market value of the units attributed to all Individual Variable Insurance Contracts offered by the company (Helios2 contract and all contracts previously offered by the company only) for which the client is the owner. For the purposes of the evaluation, contracts held in the client's name and contracts held externally in a nominee or an intermediary account are not calculated together. If the client meets the \$250,000 threshold for series 8/8F, they will automatically be eligible for the lower management expense ratios (MERs) of this series. However, the lower MER will apply to deposits in the current contract only. Conversely, if it is noted that the market value of the units is less than \$150,000, even if the client had previously qualified for the lower MER of series 8/8F, the company will switch series 8/8F units to series 6/6F units. However, the higher MER will apply to deposits in the current contract only.

# → HELIOS2 – 100/100i

## COMPREHENSIVE PROTECTION FOR YOUR CLIENTS

Help them plan for the future they want without having to compromise.

- Deposits 100% protected after 15 years
- Inflation-adjusted death benefit. **The only one of its kind in Canada!**<sup>21</sup>

### WHAT DOES THIS GUARANTEE OFFER?

100%	100%	i
<p>AT CONTRACT MATURITY<sup>22</sup></p> <p>The maturity benefit<sup>23</sup> is the greater of:</p> <ul style="list-style-type: none"><li>→ The market value of the contract</li><li>→ The guaranteed minimum maturity benefit equal to 100% of deposits,<sup>24</sup> less adjustments for withdrawals</li></ul>	<p>ON THE ANNUITANT'S<sup>25</sup> DEATH</p> <p>On the annuitant's death, the death benefit<sup>26</sup> is the greater of:</p> <ul style="list-style-type: none"><li>→ The market value of the contract</li><li>→ The guaranteed minimum death benefit, which is equal to 100% of the value of each deposit</li></ul> <p>Up to the annuitant's 75th birthday, the guaranteed minimum death benefit is reset every year on the contract anniversary date based on the greater of:</p> <ul style="list-style-type: none"><li>→ The current guaranteed minimum death benefit</li><li>→ The market value of the contract</li><li>→ The inflation-adjusted value</li></ul> <p>When the death benefit is paid out, the contract is terminated.</p>	<p>INFLATION-ADJUSTED VALUE<sup>27</sup></p> <ul style="list-style-type: none"><li>→ Initially equal to 100% of the value of the deposits paid into the contract</li><li>→ Reset annually on the contract anniversary date based on the consumer price index (CPI)<sup>28</sup></li></ul> <p>Annual resets end when the annuitant turns 75.</p>

The contract owner can request a reset of the guaranteed minimum maturity benefit at any time, but no more than twice per calendar year. When the guaranteed minimum maturity benefit is reset, the maturity date is pushed back to 15 years after the reset date.

21 Source: Desjardins internal analysis, November 2022.

22 The contract matures 15 years after the initial deposit date. After a reset, the contract maturity date will be 15 years after the last reset. The contract ends when the annuitant reaches age 105.

23 The guaranteed minimum maturity benefit is reduced in proportion to any units that may have been surrendered. Refer to the Contract and Information Folder for more information about surrendering units.

24 100% of deposits made in the contract's first year, and 75% of deposits made in subsequent years.

25 The annuitant is the person on whose life the contract is based. When the annuitant dies, the death benefit is paid to the beneficiary named by the contract owner.

26 The guaranteed minimum death benefit is reduced in proportion to any units that may have been surrendered. Refer to the Contract and Information Folder for more information about surrendering units.

27 The inflation-adjusted value is reduced in proportion to any units that may have been surrendered. Refer to the Contract and Information Folder for more information about surrendering units.

28 The inflation-adjusted value is calculated based on the CPI increase established by Statistics Canada for the one-year period ending the previous November 30, up to a maximum of 5%.



## TERMS FOR THIS GUARANTEE

### DEPOSIT REQUIREMENTS

	SERIES 6/6F	SERIES 8/8F
Maximum annuitant age	age 80 (inclusive)	
<b>INITIAL DEPOSIT</b>		
Minimum lump-sum amount <sup>29</sup>	\$1,000	
Minimum monthly pre-authorized debit (PAD) amount <sup>30</sup>	\$50	
RRIF or locked-in contract	\$10,000	
<b>ADDITIONAL DEPOSITS</b>		
Minimum lump-sum amount	\$500	
Minimum monthly pre-authorized debit (PAD) amount <sup>30</sup>	\$50	
<b>MINIMUM TOTAL MARKET VALUE</b>		
Market value of the units attributed to all Individual Variable Insurance Contracts issued to the owner by the company (Helios2 contract and all contracts previously issued by the company)	N/A	\$250,000 <sup>31</sup>

29 The minimum deposit per fund is \$500.

30 The minimum PAD amount per fund is \$25.

31 The company will perform a periodic evaluation to determine which series the client qualifies for. The company will take into consideration the market value of the units attributed to all Individual Variable Insurance Contracts offered by the company (Helios2 contract and all contracts previously offered by the company only) for which the client is the owner. For the purposes of the evaluation, contracts held in the client's name and contracts held externally in a nominee or an intermediary account are not calculated together. If the client meets the \$250,000 threshold for series 8/8F, they will automatically be eligible for the lower management expense ratios (MERs) of this series. However, the lower MER will apply to deposits in the current contract only. Conversely, if it is noted that the market value of the units is less than \$150,000, even if the client had previously qualified for the lower MER of series 8/8F, the company will switch series 8/8F units to series 6/6F units. However, the higher MER will apply to deposits in the current contract only.

## YOUR TOOLS

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### FUND OFFER

- [Fund chart](#)
- [Investment solutions](#)
- [Responsible investment portfolios](#)
- [Wise ETF portfolios](#)
- [Unit prices and performance](#)  
(click on the fund name to consult the monthly description sheet)
- [Taxation of GIFs](#)

### UNDERSTANDING THE HELIOS2 CONTRACT

- [Advisor guide](#)
- [Helios2 at a glance](#)
- [Quick reference guide](#)
- [Checklist](#)

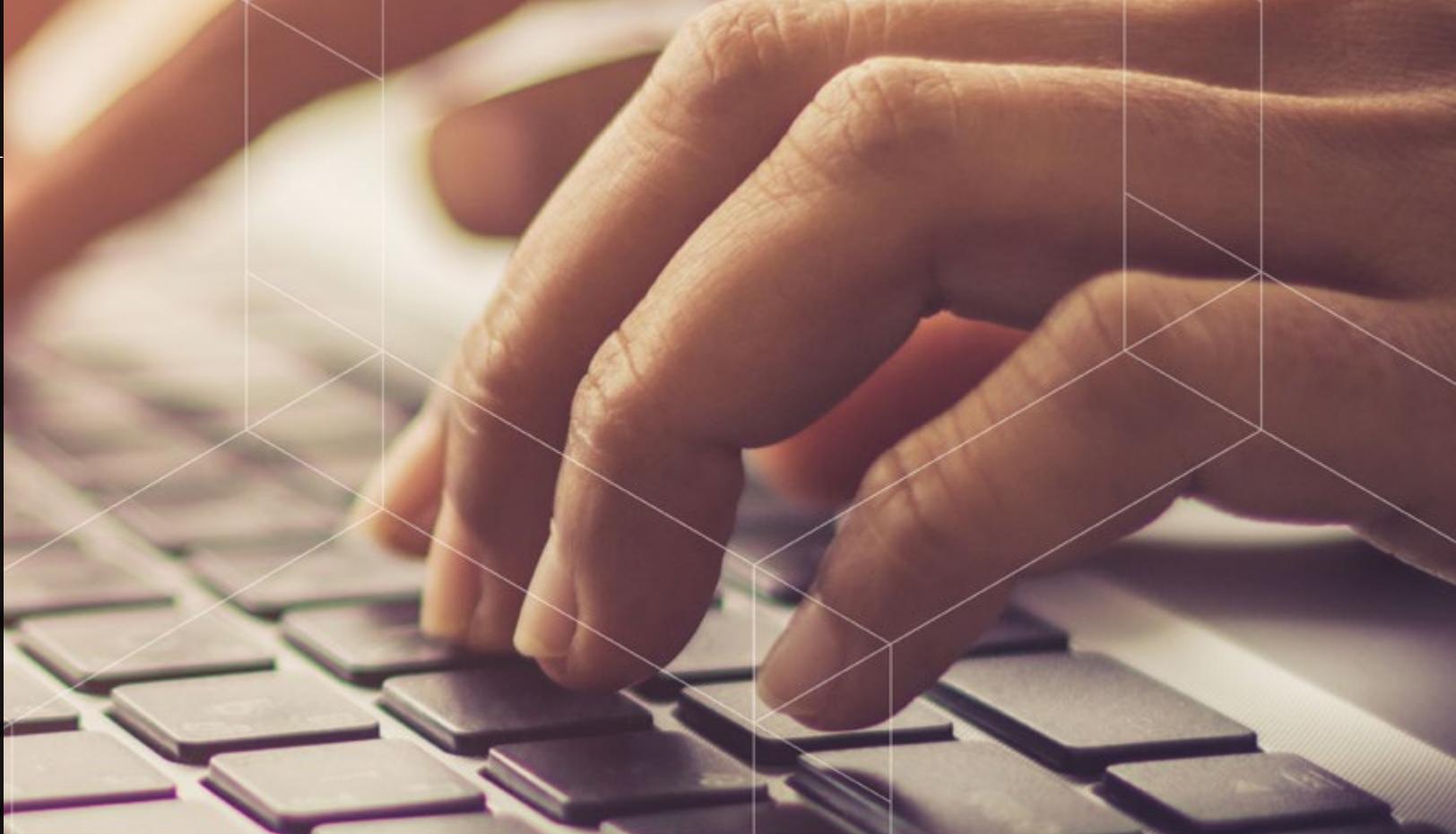
### FOR YOUR CLIENTS

- [GIF advantages English Mandarin](#)
- [Helios2 – 75/75](#)
- [Helios2 – 75/100 i](#)
- [Helios2 – 100/100 i](#)
- [DFS Guaranteed Investment Funds](#)
- [Choosing responsible investment](#)
- [Investor profile](#)
- [Estate settlement fees English Mandarin](#)
- [Annuity settlement option for the death benefit](#)
- [Contract and Information Folder](#)
- [Fund Facts](#)

# webi.ca: for all things Helios2!

For more information  
and sales materials, visit

**[webi.ca/Helios2Contract](https://webi.ca/Helios2Contract)**



# Added protection: Assuris

Desjardins Financial Security is a member of Assuris, the not-for-profit organization that protects Canadian policyholders if their life insurance company should fail.

**VISIT**

**[assuris.ca](https://www.assuris.ca)**

to learn more

# ABOUT DESJARDINS GROUP

Desjardins Group is the largest cooperative financial group in North America and the fifth largest cooperative financial group in the world, with assets of \$407.1 billion. It was named one of the World's Top Female-Friendly Companies by Forbes magazine. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. Ranked among the world's strongest banks according to *The Banker* magazine, Desjardins has some of the highest capital ratios and credit ratings in the industry.\*

## CANADA'S LEADING FINANCIAL INSTITUTION FOR RESPONSIBLE INVESTMENTS

A pioneer in the responsible investment (RI) field since 1990, Desjardins offers the largest selection of RI solutions and has the most in-depth RI expertise in Canada, thanks to a team of seasoned portfolio managers.\*\*

### OFFER THE HELIOS2 CONTRACT!

**Your regional sales director can help you sell the Helios2 contract.  
Reach out today!**

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.

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\* As at December 31, 2022.

\*\* Desjardins internal research, September 30, 2022.



DESJARDINS INSURANCE refers to Desjardins  
Financial Security Life Assurance Company.

200, rue des Commandeurs,  
Lévis (QC) G6V 6R2  
1-866-647-5013