

GUARANTEED INVESTMENT FUNDS

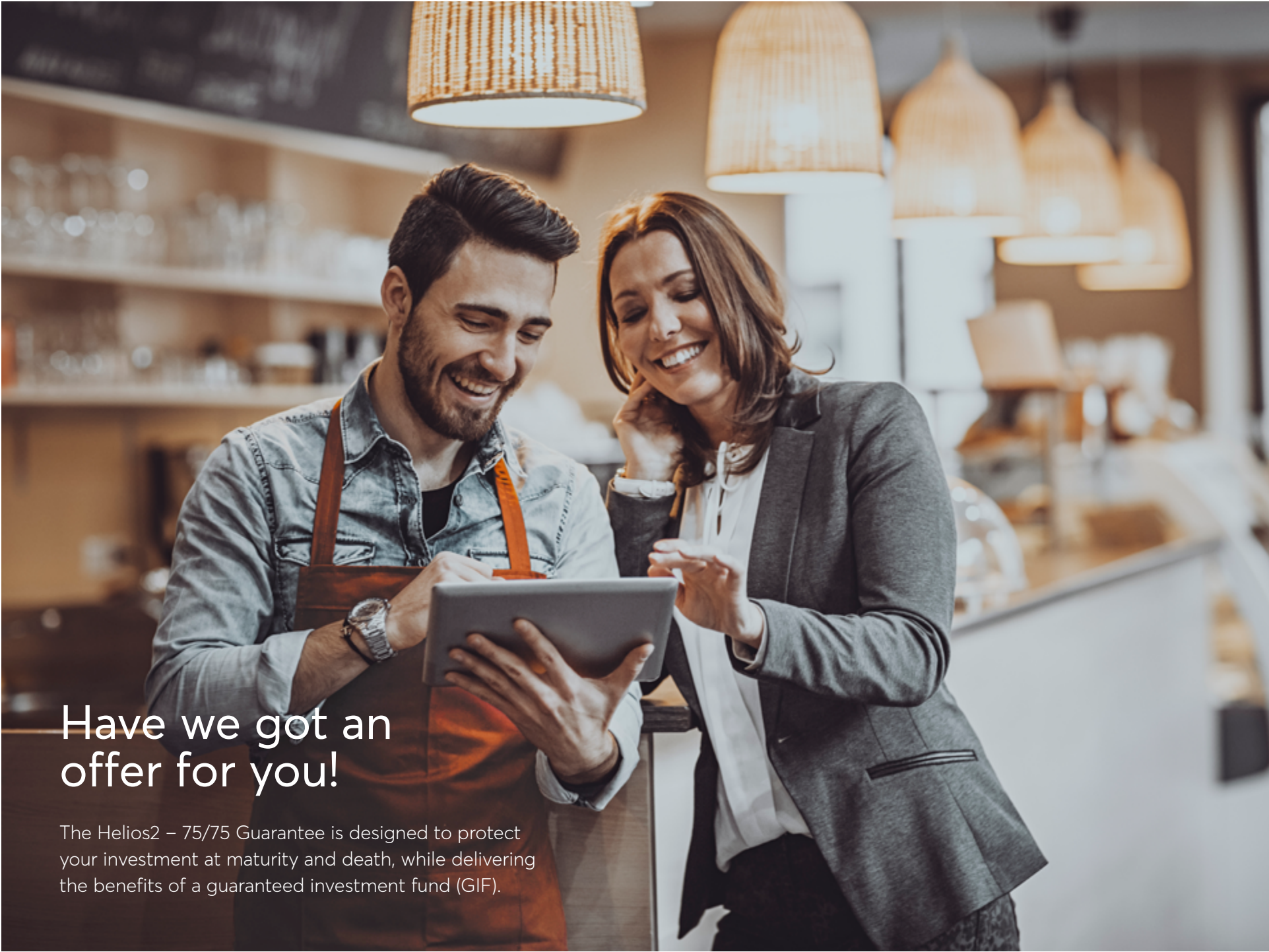
Helios2 – 75/75

TAP INTO THE GROWTH POTENTIAL OF THE MARKETS
WHILE PROTECTING YOUR INVESTMENT

A photograph of a man with a long beard and a topknot hairstyle, wearing a blue shirt and denim overalls, looking down at a tablet computer in a barber shop. The shop has a classic aesthetic with a large mirror, a sink, and a barber chair.

 **Desjardins**
Insurance
Life • Health • Retirement

**Are you looking for an
affordable investment that
combines market growth
potential and investment
protection?**



Have we got an offer for you!

The Helios2 – 75/75 Guarantee is designed to protect your investment at maturity and death, while delivering the benefits of a guaranteed investment fund (GIF).

Key facts about Helios2 – 75/75

1 **DIVERSIFIED INVESTMENT OPTIONS WITH ATTRACTIVE MARKET GROWTH POTENTIAL**

Investment solutions

Offer access to a variety of funds to meet your financial needs in just one step.

Responsible investment portfolios

Aim to provide attractive potential returns while supporting companies that are committed to sustainability and social responsibility.

Wise ETF portfolios

Provide access to exchange-traded funds as part of an innovative investment solution.

Individual funds

Offer a full range of diversified investment funds that target capital growth to help you achieve your investment objectives. Choose from a range of categories: income, balanced and asset allocation, Canadian and foreign equity.

2 **CREDITOR PROTECTION**

Since it's an annuity contract issued by an insurance company, it can protect your investment from seizure by creditors in the event of bankruptcy or legal action, depending on the Beneficiary you have named or if you appointed an irrevocable Beneficiary.¹ This is an especially practical option for business owners, self-employed workers and professionals.

3 **PROMPT PAYMENT OF THE DEATH BENEFIT**

In the event of your death, your Beneficiary will receive the Death Benefit within five business days of the necessary documentation being received.² It's a lot easier and faster than waiting for the estate to be settled!

¹ Even if this criterion isn't met, your investment may still be exempt from seizure in the event of bankruptcy under certain conditions.

² Some conditions apply, including receipt of relevant documents such as the death certificate. The Beneficiary or Beneficiaries you want the Death Benefit paid out to must be designated by name.

Key facts about Helios2 – 75/75 (cont.)

4 INVESTMENT PROTECTION

Protection at maturity³

The Maturity Benefit is **the greater of:**

- The market value of the Units attributed to the Contract
- or
- The Minimum Maturity Benefit Amount,⁴ which is equal to 75% of the initial value of the Deposits, less adjustments for withdrawals

Protection at death

On the Annuitant's death,⁵ the Death Benefit is **the greater of:**

- The market value of the Units attributed to the Contract
- or
- The Minimum Death Benefit Amount,⁴ which is equal to 75% of the initial value of the Deposits, less adjustments for withdrawals

Did you know that a \$1,000 investment is enough to start getting better protection for your estate?

³ The Contract matures when the Annuitant turns 105.

⁴ The Minimum Maturity Benefit Amount and the Minimum Death Benefit Amount are reduced in proportion to the Units redeemed, if any. Please refer to the Contract and Information Folder for details on Unit redemption.

⁵ The Annuitant is the person on whose life the Contract is based. When the Annuitant dies, the Death Benefit is paid to the Beneficiary designated by the Contract Owner.



IF YOU WANT TO PROTECT YOUR INVESTMENT AND TAP INTO THE FULL POTENTIAL OF THE FINANCIAL MARKETS, **HELIOS2 - 75/75** MAY BE RIGHT FOR YOU.



What is a Guaranteed Investment Fund (GIF)?

A Guaranteed Investment Fund is a segregated fund created and issued exclusively by a life insurance company. GIFs are offered through contracts that provide Maturity and Death Benefit Guarantees.

What is a Beneficiary?

The Beneficiary is the person who will receive the greater of the Minimum Death Benefit Amount (guaranteed under the selected Guarantee) or the value of your Contract when you die.⁶

What is the Death Benefit?

The Death Benefit is the amount that will be paid to your Beneficiary upon your death. It is the greater of the Minimum Death Benefit Amount (guaranteed under the selected Guarantee) or the value of your Contract when you die.⁶

⁶ Your Contract's value is calculated on the day we receive all documents required by our administrative rules.

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 excellent 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 Helios2 – 75/75, 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.

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200 rue des Commandeurs Lévis QC G6V 6R2 / 1-866-647-5013