

GUARANTEED INVESTMENT FUNDS

Helios2 – 100/100 i

MAKE PLANS WITHOUT
HAVING TO COMPROMISE

 **Desjardins**
Insurance
Life • Health • Retirement



**Are you looking for a way
to do the things that matter
to you without having to
compromise?**

Have we got an offer for you!

The **Helios2 – 100/100 i Guarantee** has you fully covered,
which can help you make your dreams come true and grow
your wealth while protecting it against inflation.



Key facts about Helios2 – 100/100 i

1 INVESTMENT PROTECTION AT MATURITY

Thanks to the Guarantee's Maturity Benefit, you'll **get back the full amount of your initial Deposit after 15 years** regardless of any market downturns.

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

- The market value of the Units attributed to the Contract
- or
- The Minimum Maturity Benefit Amount, which is equal to 100% (or 75%¹) of the initial value of the Deposits, less resets for withdrawals

To take advantage of market upturns, you can request that your Minimum Maturity Benefit Amount be reset at any time.² Your Contract's maturity date will then be 15 years after this reset.

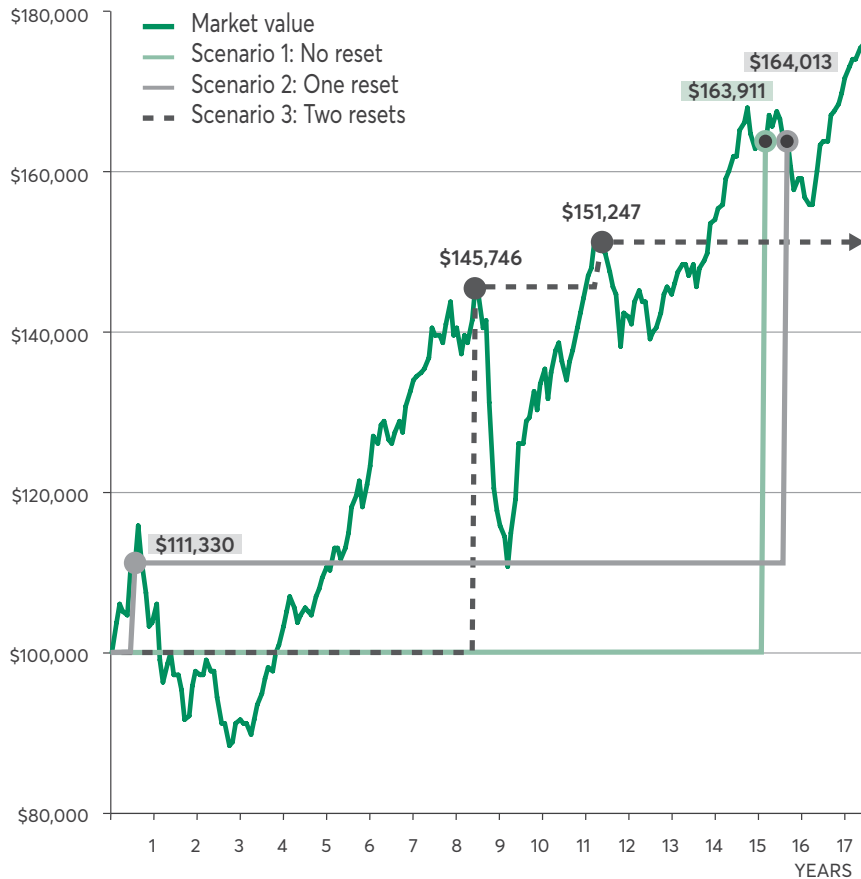
See the graph on the next page



¹ 100% of the Deposits made in the first year of the Contract or the year following a reset; 75% of the Deposits made in other years. The Minimum Maturity Benefit Amount will automatically reset at each 15-year maturity until the Annuitant turns 105 unless you choose to receive the Maturity Benefit.

² The Contract Owner can request that the Minimum Maturity Benefit Amount be reset at any time, up to two times per calendar year.

Investment protection at maturity



Desjardins Insurance has prepared this simulation for information purposes only. It is neither an indication nor a guarantee of future results.

Scenario 1

There is no reset. The value of your Contract grows for 15 years and your Benefit at maturity is \$163,911.

Scenario 2

After 6 months, you request a reset. Your Minimum Maturity Benefit Amount at that point is \$111,330 and the maturity date is extended by a few months (15 years after the reset date). At maturity, you'll receive \$164,013.

Scenario 3

You request a reset in Years 8 and 12 of your Contract. The Minimum Maturity Benefit Amount will be \$151,247 when your Contract matures in Year 27 (15 years from the date of the final reset).

Key facts about Helios2 – 100/100 i (cont.)

2 INVESTMENT PROTECTION AT DEATH

On the Annuitant's death,³ the Death Benefit is **the greater of:**

- The market value of the Units attributed to the Contract
- or
- The Minimum Death Benefit Amount, which is equal to 100% of the initial value of the Deposits, less adjustments for withdrawals⁴

Up to the Annuitant's 75th birthday, the Minimum Death Benefit Amount **is reset every year** based on **the greater of:**

- The inflation-adjusted value⁴
- The market value of your Contract
- The Minimum Death Benefit Amount at the time of the reset

See the graph on the next page

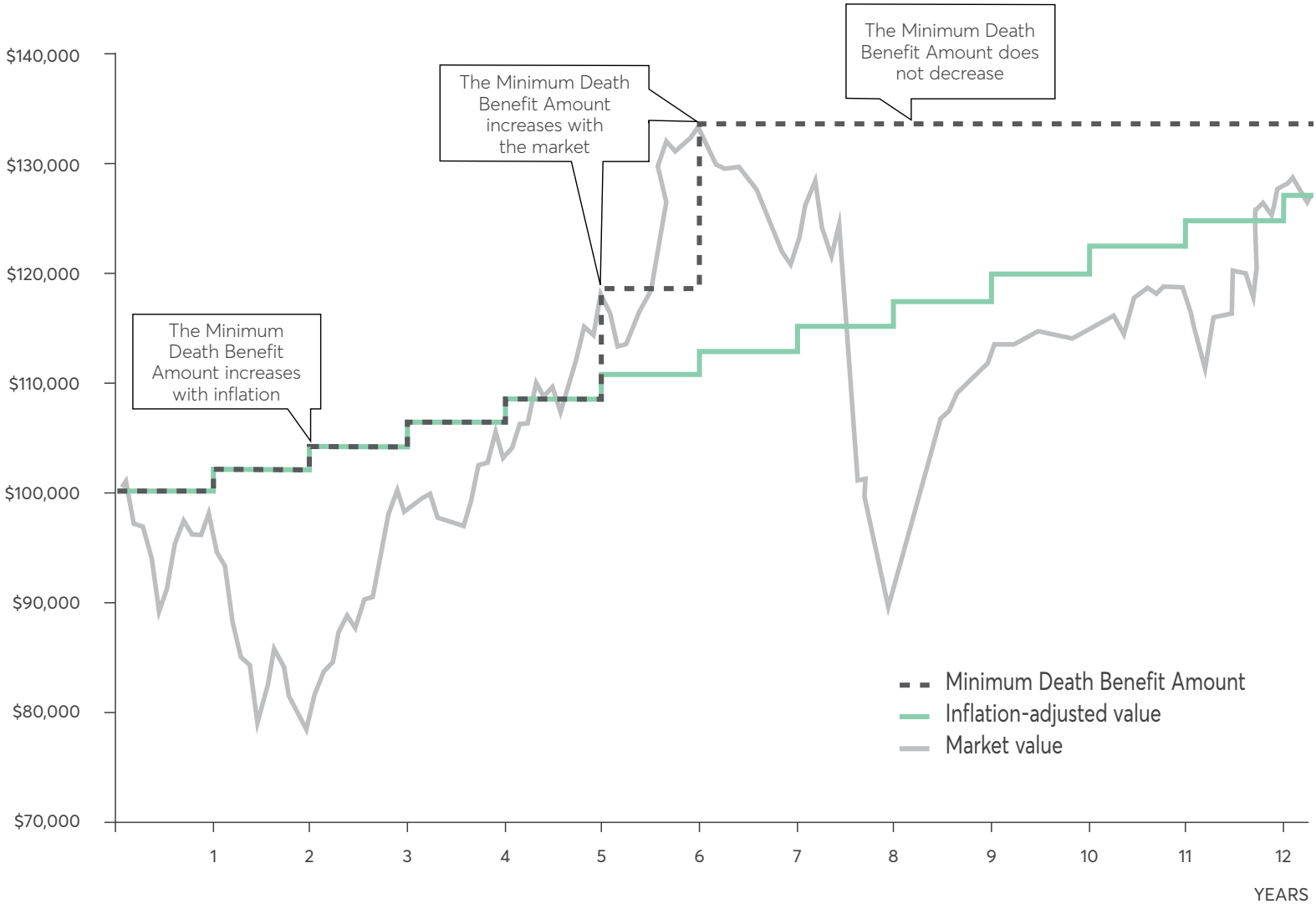


**Did you know the value your investment is inflation-adjusted every year?
A one-of-kind advantage in Canada**

³ 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.

⁴ The Minimum Death Benefit Amount and the inflation-adjusted value are reduced in proportion to any Units that may have been redeemed. Please refer to the Contract and Information Folder for details on Unit redemption.

Investment protection at death



This graph shows a simulation of the annual automatic reset of the Minimum Death Benefit Amount until the Annuitant reaches age 75. Desjardins Insurance has prepared this simulation for information purposes only. It is neither an indication nor a guarantee of future results.

Key facts about Helios2 – 100/100 i (cont.)

3 PROMPT PAYMENT OF THE DEATH BENEFIT

In the event of death, your Beneficiary will receive the Death Benefit within five business days of the necessary documentation being received.⁵ It's a lot easier and faster than waiting for the estate to be settled!

4 CREDITOR PROTECTION

Since it's an annuity contract issued by an insurance company, your investment can be protected 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.⁶ This is an especially practical option for business owners, self-employed workers and professionals.

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

5 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 financial objectives: income, balanced and asset allocation, Canadian equity and foreign equity.

⁵ Some conditions apply, including receipt of relevant documents such as the death certificate. The Beneficiary or Beneficiaries you want the Death Benefit paid to must be designated by name.

⁶ Even if this criterion is not met, your investment may still be exempt from seizure in the event of bankruptcy under certain conditions.



IF YOU'RE LOOKING FOR MAXIMUM PROTECTION, **HELIOS2 – 100/100 i** MAY BE RIGHT FOR YOU TO CONFIDENTLY PLAN FOR THE FUTURE.

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.⁷

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.⁷ The Minimum Death Benefit Amount increases based on market upswings while remaining protected against market downturns.

⁷ Your Contract's value is calculated on the day we receive all documents required by our administrative rules.

What is inflation?

Inflation is a variation of the general price level of goods and services. It is measured annually and expressed as a percentage. When inflation increases, the purchasing power of each dollar you have decreases by the same amount. As a result, inflation can erode the value of your estate over time.

\$100,000 in savings today will only
be worth **\$53,939*** in 25 years.

Every year, the rise in the cost of living
reduces the value of your savings.

* Based on a 2.5% annual inflation rate.

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 Helios2 – 100/100 i, talk to your advisor today.

desjardinslifeinsurance.com/helios2

The Contract and Information Folder and the Fund 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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