

GUARANTEED INVESTMENT FUNDS

# Helios2<sup>®</sup> Contract

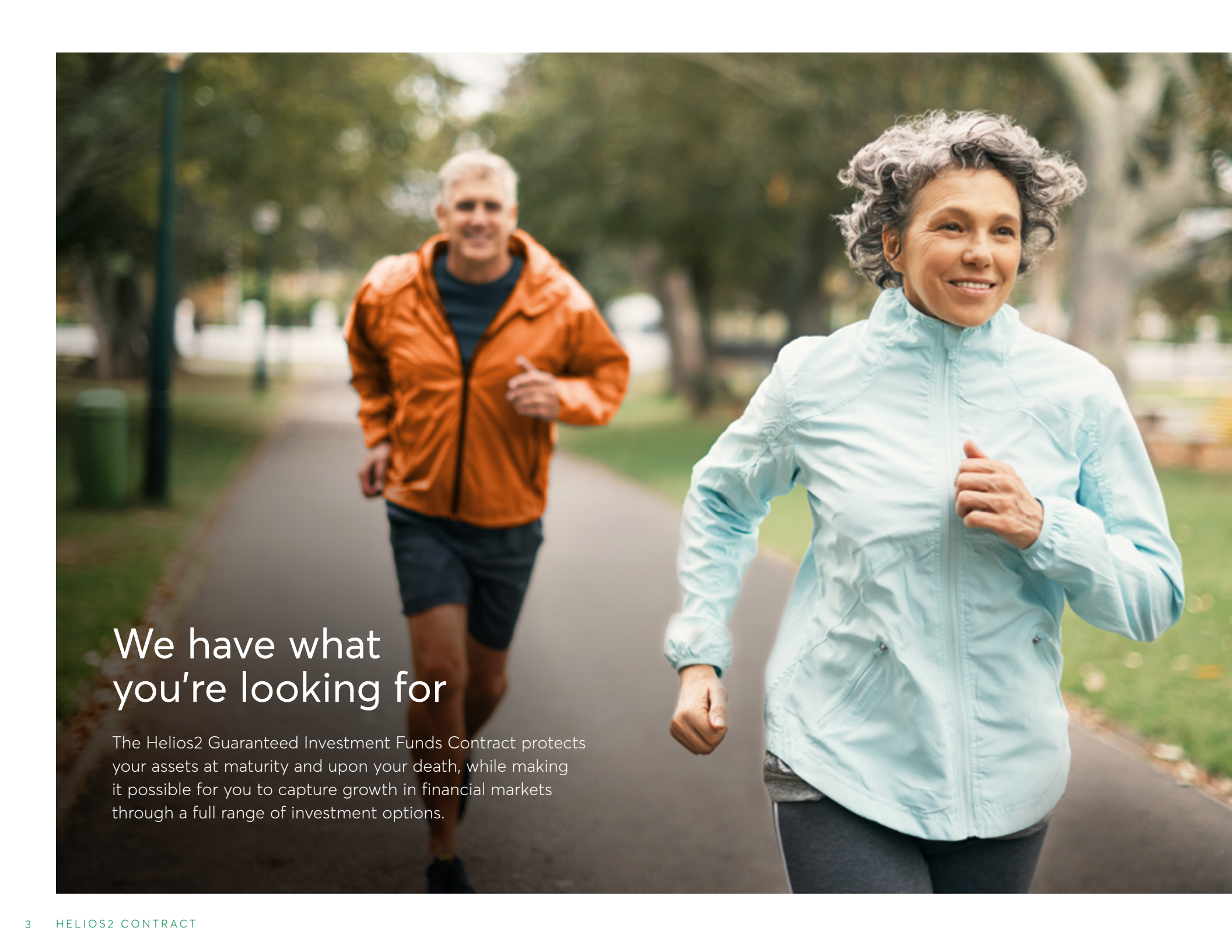
TO PROTECT WHAT MATTERS TO YOU



 **Desjardins**  
Insurance  
Life • Health • Retirement

**Are you looking for  
better protection for your  
investments and solutions  
that will help them grow?**





## We have what you're looking for

The Helios2 Guaranteed Investment Funds Contract protects your assets at maturity and upon your death, while making it possible for you to capture growth in financial markets through a full range of investment options.

# How does the Helios2 Contract work?

Since the Helios2 Contract is issued by an insurance company, you can name anyone you want to be your Beneficiary so they receive an amount\* upon your death, in complete confidentiality and without you having to draw up a will.

- The first step is designating a Beneficiary.
- You then choose a type of Guarantee based on the protection you want.
- The last step is choosing an investment option based on your financial goals

\* The Death Benefit





# What kinds of Guarantees are offered through the Helios2 Contract?

- **Savings protection with the Helios2 – 75/75 Guarantee**  
For long-term investing and capturing potential market growth.
- **Estate protection with the Helios2 – 75/100 i Guarantee**  
For maximizing the value of your estate and minimizing the headaches that would normally go along with settling it.
- **Comprehensive protection with the Helios2 – 100/100 i Guarantee**  
For achieving your goals without risk or compromise while also leaving an estate for your loved ones

# What are the investment options?

- **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 equity and foreign equity.



# Key facts about the Helios2 Contract

## 1 RESPECT FOR YOUR WISHES, WITH COMPLETE CONFIDENTIALITY AND NO HEADACHES

Since the Death Benefit is paid to your designated Beneficiary, bypassing the estate settlement process, it allows you to make private gifts to your loved ones. The Death Benefit is paid out at no cost within 5 business days after we receive the required documents.

## 2 GUARANTEED DEATH BENEFIT

Depending on the Guarantee you select, your investment is partly or totally protected from market downturns while capturing market gains to maximize the value of your estate.

## 3 CREDITOR PROTECTION

Since it's an annuity contract issued by an insurance company, your investment may be protected from seizure by creditors, depending on whom you name as your Beneficiary or whether your Beneficiary is irrevocable.<sup>1</sup>

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

IF YOU WANT BETTER PROTECTION FOR THE THINGS THAT ARE IMPORTANT TO YOU AND AN EASIER WAY TO PASS ON YOUR ASSETS UPON YOUR DEATH, THE **HELIOS2 CONTRACT** MAY BE RIGHT FOR YOU.

<sup>1</sup> If you haven't designated an irrevocable Beneficiary and the Beneficiary is not a person whose designation as such confers creditor protection, your investment may still be exempt from seizure in the event of bankruptcy under certain conditions.



## 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.<sup>2</sup>

## 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.<sup>2</sup> The Minimum Death Benefit Amount increases based on market upswings while remaining protected from market downturns.

<sup>2</sup> 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 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 the Helios2 Contract, talk to your advisor today!**

[desjardinslifeinsurance.com/helios2](https://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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