

NOVEMBER 2023

Helios2[®] contract at a glance



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FEATURES	HELIOS2 75/75	HELIOS2 75/100 i	HELIOS2 100/100 i
FOCUS	Protection of your clients' investments	Protection of your clients' estates	Comprehensive protection for your clients
HIGHLIGHTS	<ul style="list-style-type: none"> → Prompt payment of the death benefit¹ → Creditor protection² 	<ul style="list-style-type: none"> → Prompt payment of the death benefit¹ → Creditor protection² → Automatic resets of the death benefit → Inflation-adjusted death benefit – The only one of it's kind in Canada! 	<ul style="list-style-type: none"> → Prompt payment of the death benefit¹ → Creditor protection² → Automatic resets of both the maturity and death benefits → Inflation-adjusted death benefit – The only one of it's kind in Canada!
MATURITY BENEFIT AT CONTRACT MATURITY	The greater of: <ul style="list-style-type: none"> → The contract's market value → 75% of the initial value of the deposits, less adjustments for withdrawals 		The greater of: <ul style="list-style-type: none"> → The contract's market value → 100% of 1st year deposits (also applicable following automatic and requested resets) and 75% thereafter, less adjustments for withdrawals
MATURITY BENEFIT RESET	None		Resets automatically every 15 years or when the owner requests it (2 manual resets/year allowed)
DEATH BENEFIT ON THE ANNUITANT'S DEATH	The greater of: <ul style="list-style-type: none"> → The contract's market value → 75% of the initial value of the deposits, less adjustments for withdrawals 	The greater of: <ul style="list-style-type: none"> → The contract's market value → The minimum death benefit amount, which is originally equal to 100% of the initial value of the deposits and adjusted for applicable resets thereafter, less adjustments for withdrawals 	
DEATH BENEFIT RESET	None	Automatic yearly resets of the guaranteed minimum death benefit until the annuitant turns 75, based on the greater of: <ul style="list-style-type: none"> → The current guaranteed minimum death benefit → The contract's market value → The inflation-adjusted value, initially equal to 100 % of the value of the deposits paid into the contract (minimum inflation 0%, maximum 5%) 	
MAXIMUM ANNUITANT'S AGE FOR MAKING DEPOSIT	<ul style="list-style-type: none"> → Age 90 inclusive (options A or F) → Age 80 inclusive (options D or E) 	<ul style="list-style-type: none"> → age 85 (inclusive) (options A or F) → age 80 (inclusive) (options D or E) 	<ul style="list-style-type: none"> → Age 80 inclusive regardless of fee option
MINIMUM AMOUNT OF FIRST DEPOSIT	<ul style="list-style-type: none"> → Minimum lump-sum amount: \$1,000 → Minimum pre-authorized debit amount: \$50 per month (for a total deposit of \$1,000 in the 24 months after the contract comes into force) → If multiple funds were chosen, minimum pre-authorized debit amount of \$25 per fund is required → RRIF and locked-in contracts: \$10,000 		
MINIMUM AMOUNT OF ADDITIONAL DEPOSITS	<ul style="list-style-type: none"> → Minimum lump-sum amount: \$500 → Minimum pre-authorized debit amount: \$50 per month → If multiple funds were chosen, minimum pre-authorized debit amount of \$25 per fund is required 		
MAXIMUM AMOUNT PER DEPOSIT	No maximum but any deposit greater than \$1M must be approved in advance (additional conditions may apply)		
CONTRACT MATURITY	When the annuitant dies <u>OR</u> when annuitant reaches age 105		When the annuitant dies <u>OR</u> when annuitant reaches age 105 <u>OR</u> at the end of a 15-year period
CONTRACT TERMINATION	The guarantee and the contract end when the annuitant dies and the death benefit has been paid, when the maturity date has been reached and the maturity benefit has been paid or when a total withdrawal has been processed.		
AVAILABLE FUNDS	34 individual funds – all asset classes – 6 Investment Solutions – 11 portfolios (including 6 RI and 5 ETF) Some funds may be closed to new deposits and switches		27 individual funds – all asset classes – 6 Investment Solutions – 11 portfolios (including 6 RI and 5 ETF) Some funds may be closed to new deposits and switches
FEE OPTIONS	<ul style="list-style-type: none"> → Fee option A (No Load): No withdrawal fees regardless of when or how much you withdraw → Fee option D (No Load – Advisor Chargeback): No withdrawal fees regardless of when or how much you withdraw. However, there is a commission chargeback for the advisor (3 years) → Fee option E (No Load – Advisor Chargeback): No withdrawal fees regardless of when or how much you withdraw. However, there is a commission chargeback for the advisor (5 years) → Fee option F (Advisory Service Fee): No sales charges or withdrawal fees. You determine with your client the fees they will pay you and your distributor. This option is only available for contracts held externally in an intermediary or nominee account. 		

¹ Some conditions apply, including receipt of required documents (e.g., death certificate). The beneficiary must be named in the contract.

² If the beneficiary is not irrevocable or the beneficiary is not a person whose designation as such confers creditor protection, the investment may still be exempt from seizure in the event of bankruptcy under certain conditions.

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Management expense ratio (MERs)¹ and additional guarantee fees

FUND NAME	SERIES 6 MER	SERIES 6F MER	SERIES 8 MER	SERIES 8F MER	75/100 i ADDITIONAL GUARANTEE FEE	100/100 i ADDITIONAL GUARANTEE FEE
Investment Solutions						
DFS GIF – Conservative	2.25%	1.08%	1.88%	0.74%	0.30%	0.65%
DFS GIF – Moderate	2.31%	1.14%	1.95%	0.79%	0.35%	0.70%
DFS GIF – Balanced	2.35%	1.20%	2.00%	0.85%	0.50%	0.85%
DFS GIF – Growth	2.39%	1.25%	2.04%	0.91%	0.50%	1.05%
DFS GIF – Maximum Growth	2.45%	1.31%	2.13%	0.97%	0.50%	1.35%
DFS GIF – 100% Equity	2.59%	1.37%	2.24%	1.02%	0.55%	1.35%
Responsible Investment Portfolios						
DFS GIF – Conservative – Desjardins SocieTerra	2.33%	1.14%	1.95%	0.79%	0.30%	0.90%
DFS GIF – Moderate – Desjardins SocieTerra	2.41%	1.20%	2.02%	0.85%	0.40%	0.90%
DFS GIF – Balanced – Desjardins SocieTerra	2.41%	1.25%	2.07%	0.91%	0.45%	0.95%
DFS GIF – Growth – Desjardins SocieTerra	2.47%	1.31%	2.13%	0.97%	0.50%	1.15%
DFS GIF – Maximum Growth – Desjardins SocieTerra	2.59%	1.43%	2.28%	1.08%	0.55%	1.35%
DFS GIF – 100% Equity – Desjardins SocieTerra	2.70%	1.54%	2.26%	1.20%	0.60%	1.35%
Wise ETF Portfolios						
DFS GIF – Conservative – Desjardins Wise ETF	2.21%	1.02%	1.82%	0.68%	0.30%	0.65%
DFS GIF – Balanced – Desjardins Wise ETF	2.27%	1.08%	1.94%	0.74%	0.50%	0.85%
DFS GIF – Growth – Desjardins Wise ETF	2.26%	1.14%	1.99%	0.79%	0.50%	1.15%
DFS GIF – Maximum Growth – Desjardins Wise ETF	2.39%	1.20%	2.04%	0.85%	0.55%	1.35%
DFS GIF – 100% Equity – Desjardins Wise ETF	2.45%	1.25%	2.13%	0.91%	0.55%	1.35%
Individual Funds						
INCOME						
DFS GIF – Money Market	1.07%	0.74%	0.72%	0.39%	0.15%	0.30%
DFS GIF – Canadian Bond	1.69%	1.08%	1.35%	0.74%	0.20%	0.45%
DFS GIF – Global Tactical Bond – Desjardins	2.07%	1.48%	1.75%	1.14%	0.45%	0.95%
BALANCED AND ASSET ALLOCATION						
DFS GIF – Diversified Income – Franklin Quotential*	2.66%	N/A	2.33%	N/A	0.45%	N/A
DFS GIF – Balanced Income – Franklin Quotential*	2.69%	N/A	2.33%	N/A	0.45%	N/A
DFS GIF – Canadian Balanced – Fidelity	2.70%	1.54%	2.35%	1.20%	0.50%	N/A
DFS GIF – U.S. Monthly Income – Fidelity	2.73%	1.60%	2.40%	1.25%	0.50%	1.05%
DFS GIF – Global Balanced – Desjardins SocieTerra	2.70%	1.48%	2.36%	1.14%	0.50%	1.15%
DFS GIF – Global Balanced – Jarislowsky Fraser	2.51%	1.37%	2.17%	1.02%	0.45%	1.05%
DFS GIF – Canadian Balanced – Fiera Capital	2.40%	1.25%	2.07%	0.91%	0.45%	1.15%
DFS GIF – Balanced Growth – Franklin Quotential*	2.73%	N/A	2.37%	N/A	0.45%	N/A
DFS GIF – Canadian Asset Allocation – CI	2.48%	1.37%	2.14%	1.02%	0.50%	1.35%
DFS GIF – Canadian Balanced – CI	2.47%	1.31%	2.12%	0.97%	0.50%	1.15%
DFS GIF – Canadian Income and Growth – CI	2.56%	1.43%	2.24%	1.08%	0.50%	1.35%
DFS GIF – Global Balanced Growth – Desjardins	2.82%	1.60%	2.47%	1.25%	0.55%	1.35%
DFS GIF – Growth and Income – NEI*	2.73%	N/A	2.41%	N/A	0.50%	1.35%
DFS GIF – Growth RS – NEI Select*	2.71%	N/A	2.39%	N/A	0.55%	1.35%
DFS GIF – Growth – Franklin Quotential*	2.83%	N/A	2.52%	N/A	0.50%	N/A
CANADIAN EQUITY						
DFS GIF – Dividend Income – Desjardins	2.40%	1.25%	2.08%	0.91%	0.50%	1.35%
DFS GIF – Canadian Dividend – NEI*	2.71%	N/A	2.39%	N/A	0.50%	1.35%
DFS GIF – Canadian Equity – Desjardins	2.54%	1.37%	2.23%	1.02%	0.60%	1.35%
DFS GIF – Canadian Equity – Jarislowsky Fraser	2.67%	1.54%	2.36%	1.20%	0.65%	1.35%
DFS GIF – Canadian Equity – Fidelity True North [®]	2.94%	1.77%	2.61%	1.43%	0.65%	1.35%
DFS GIF – Canadian Equity – Franklin Bissett*	2.76%	N/A	2.43%	N/A	0.60%	1.35%
DFS GIF – Canadian Small Cap Equity – NEI*	3.03%	N/A	2.72%	N/A	0.60%	N/A
DFS GIF – Small Cap – Franklin Bissett*	3.10%	N/A	2.82%	N/A	0.60%	N/A
FOREIGN EQUITY						
DFS GIF – American Equity – MFS	2.67%	1.54%	2.35%	1.20%	0.55%	1.35%
DFS GIF – American Equity Value – Desjardins	2.70%	1.54%	2.38%	1.20%	0.60%	1.35%
DFS GIF – Global Dividend – Desjardins	2.67%	1.54%	2.35%	1.20%	0.55%	1.35%
DFS GIF – Global Equity – Desjardins	2.59%	1.48%	2.32%	1.14%	0.55%	1.35%
DFS GIF – Global Equity – MFS	2.67%	1.54%	2.36%	1.20%	0.60%	1.35%
DFS GIF – Global Equity Growth – Desjardins	2.87%	1.66%	2.53%	1.31%	0.60%	1.35%
DFS GIF – International Equity – MFS	2.93%	1.83%	2.67%	1.48%	0.60%	1.35%
DFS GIF – International Equity Growth – Desjardins	2.79%	1.66%	2.46%	1.31%	0.60%	1.35%

¹ As at May 15, 2023

* Funds closed to additional deposits and switches.

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Source: Desjardins internal analysis, November 2022.

For more information about the Helios2 contract, refer to the Contract and Information Folder.

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Charges and sales commissions

OPTION D, SERIES 6 AND SERIES 8: NO FEES

CHARGEBACK OF THE SALES COMMISSION IF A SURRENDER OCCURS WITHIN 36 MONTHS OF THE DEPOSIT

MONTH	CHARGEBACK RATE	MONTH	CHARGEBACK RATE	MONTH	CHARGEBACK RATE	MONTH	CHARGEBACK RATE	MONTH	CHARGEBACK RATE	MONTH	CHARGEBACK RATE
1	100.0%	7	83.3%	13	66.7%	19	50.0%	25	33.3%	31	16.7%
2	97.2%	8	80.6%	14	63.9%	20	47.2%	26	30.6%	32	13.9%
3	94.4%	9	77.8%	15	61.1%	21	44.4%	27	27.8%	33	11.1%
4	91.7%	10	75.0%	16	58.3%	22	41.7%	28	25.0%	34	8.3%
5	88.9%	11	72.2%	17	55.6%	23	38.9%	29	22.2%	35	5.6%
6	86.1%	12	69.4%	18	52.8%	24	36.1%	30	19.4%	36	2.8%
										37+	0.0%

OPTION E, SERIES 6 AND SERIES 8: NO FEES

CHARGEBACK OF THE SALES COMMISSION IF A SURRENDER OCCURS WITHIN 60 MONTHS OF THE DEPOSIT

MONTH	CHARGEBACK RATE	MONTH	CHARGEBACK RATE	MONTH	CHARGEBACK RATE	MONTH	CHARGEBACK RATE	MONTH	CHARGEBACK RATE	MONTH	CHARGEBACK RATE
1	100.0%	11	83.3%	21	66.7%	31	50.0%	41	33.3%	51	16.7%
2	98.3%	12	81.7%	22	65.0%	32	48.3%	42	31.7%	52	15.0%
3	96.7%	13	80.0%	23	63.3%	33	46.7%	43	30.0%	53	13.3%
4	95.0%	14	78.3%	24	61.7%	34	45.0%	44	28.3%	54	11.7%
5	93.3%	15	76.7%	25	60.0%	35	43.3%	45	26.7%	55	10.0%
6	91.7%	16	75.0%	26	58.3%	36	41.7%	46	25.0%	56	8.3%
7	90.0%	17	73.3%	27	56.7%	37	40.0%	47	23.3%	57	6.7%
8	88.3%	18	71.7%	28	55.0%	38	38.3%	48	21.7%	58	5.0%
9	86.7%	19	70.0%	29	53.3%	39	36.7%	49	20.0%	59	3.3%
10	85.0%	20	68.3%	30	51.7%	40	35.0%	50	18.3%	60	1.7%
										61+	0.0%

COMPENSATION SERIES 6 AND SERIES 8	OPTION A %	OPTION D %	OPTION E %
Investment Solutions			
Commission	N/A	3.50	5.00
Trailer	1.00%	Year 2 to 4: 0.50 Thereafter: 1.00	Year 2 to 7: 0.50 Thereafter: 1.00
Responsible Investment Portfolios			
Commission	N/A	3.50	5.00
Trailer	1.00	Year 2 to 4: 0.50 Thereafter: 1.00	Year 2 to 7: 0.50 Thereafter: 1.00
Wise ETF Portfolios			
Commission	N/A	3.50	5.00
Trailer	0.50 - 1.00	Year 2 to 4: 0.15 - 0.50 Thereafter: 0.50 - 1.00	Year 2 to 7: 0.15 - 0.50 Thereafter: 0.50 - 1.00
Individual Funds			
Income category			
Commission	N/A	3.50	5.00
Trailer	0.25 - 0.50	Year 2 to 4: 0.00 - 0.15 Thereafter: 0.25 - 0.50	Year 2 to 7: 0.00 - 0.15 Thereafter: 0.25 - 0.50
Balanced and asset allocation category			
Commission	N/A	3.50	5.00
Trailer	1.00	Year 2 to 4: 0.50 Thereafter: 1.00	Year 2 to 7: 0.50 Thereafter: 1.00
Canadian equity category			
Commission	N/A	3.50	5.00
Trailer	1.00	Year 2 to 4: 0.50 Thereafter: 1.00	Year 2 to 7: 0.50 Thereafter: 1.00
Foreign equity category			
Commission	N/A	3.50	5.00
Trailer	1.00	Year 2 to 4: 0.50 Thereafter: 1.00	Year 2 to 7: 0.50 Thereafter: 1.00

SERIES 6F/8F (FEE OPTION F)

You, and the distributor you do business with, do not receive any sales commission or trailing commission. Instead, you determine with your client the fees they will pay you for your services and advice and the way these fees will be paid.

Source: Desjardins internal analysis, November 2022. For more information about the Helios2 contract, refer to the Contract and Information Folder.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company. [®]Registered trademark owned by Desjardins Financial Security Life Assurance Company