

GUARANTEED INVESTMENT FUNDS

# Fund Facts

HELIOS CONTRACT – SERIES 5

Financial information as of **December 31, 2024** (unless otherwise indicated)

The following pages include the description of each fund offered under the Helios contract. The individual Fund Facts give you an idea of what each fund invests in, how it has performed and what fees or charges may apply.

We show performance data for our funds, which include tables, charts and graphs. The tables show selected key financial information about each fund and are intended to help you understand each fund's financial performance since inception.

**The individual Fund Facts are not complete without the following "What if I change my mind" and "For more information" sections below.**

## What if I change my mind?

You can change your mind and cancel any additional deposit you make under the contract within the earlier of two business days of the date you received confirmation or five business days after it is sent to you. In this case, the right to cancel only applies to the new deposit.

You have to tell your insurer in writing, by email, fax, or letter, that you want to cancel this new deposit. The amount returned will be the lesser of your deposit or its value, if it has gone down. The amount returned only applies to the specific deposit and will include a refund of any sales charges or other fees you paid.

## For more information

This summary may not contain all the information you need. Please read your Helios Contract and Information Folder. You may contact us at:

### Desjardins Financial Security

Mailing Address:

1150, rue de Claire-Fontaine  
Quebec, QC G1R 5G4

Website: [desjardinslifeinsurance.com](https://desjardinslifeinsurance.com)

Email address: [gifclientservice@dfs.ca](mailto:gifclientservice@dfs.ca)

Telephone: 1-877-647-5435

Fax number: 1-888-926-2987

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

**DFS GIF – CONSERVATIVE**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: February 24, 2014

Series 5: October 16, 2015

**Total Value (000's):**

Series 5: 8,689

**Net Asset Value per Unit:**

Series 5: 5.75

**Number of Units Outstanding (000's):**

Series 5: 1,512

**Management Expense Ratio (MER):**

Series 5: 2.52%

**Portfolio Manager:**

Desjardins Global Asset Management Inc.

**Portfolio Turnover Rate:**

14.60%

**Minimum Deposit:**

\$500

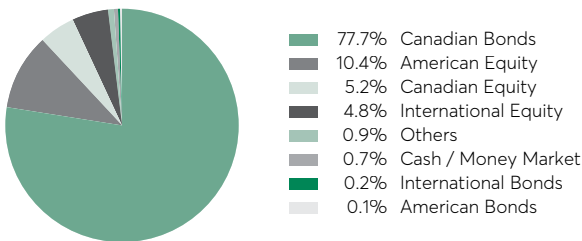
**What does this fund invest in?**

This fund invests in bond (80%) and equity (20%) Underlying Funds.

| Top ten investments                             |              |
|-------------------------------------------------|--------------|
| DGIA Canadian Bond Fund                         | 47.8%        |
| Desjardins Global Managed Bond Fund             | 19.5%        |
| Desjardins Enhanced Bond Fund                   | 11.9%        |
| BlackRock CDN US Equity Index Fund              | 8.4%         |
| Desjardins Canadian Equity Fund                 | 2.8%         |
| Beutel Goodman Fundamental Canadian Equity Fund | 2.7%         |
| Desjardins Global Dividend Fund                 | 2.6%         |
| Desjardins Overseas Equity Growth Fund          | 1.5%         |
| Desjardins Overseas Equity Fund                 | 1.4%         |
| Desjardins Global Small Cap Equity Fund         | 0.9%         |
| <b>TOTAL</b>                                    | <b>99.5%</b> |

**TOTAL INVESTMENTS: 11**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

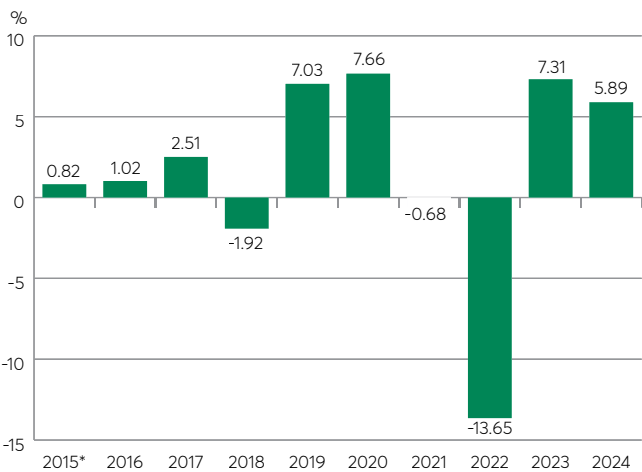
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,150. This works out to an average of 1.5% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since October 16, 2015, the Fund went up in value 7 years and down in value 3 year of the 10.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – CONSERVATIVE

## How risky is it?

The value of your deposit can go down.

|     |                 |          |                  |      |
|-----|-----------------|----------|------------------|------|
| Low | Low to moderate | Moderate | Moderate to high | High |
|-----|-----------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking security of capital.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                          | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | If you withdraw within:<br><table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | If you withdraw within:<br><table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – CONSERVATIVE

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.52%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.35%                                    | 0.70%                                                                                                                                                                                                                                                                                                  | 0.70%                        | 0.65%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.35%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

**DFS GIF – MODERATE**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: February 24, 2014

Series 5: October 16, 2015

**Total Value (000's):**

Series 5: 7,064

**Net Asset Value per Unit:**

Series 5: 6.51

**Number of Units Outstanding (000's):**

Series 5: 1,085

**Management Expense Ratio (MER):**

Series 5: 2.61%

**Portfolio Manager:**

Desjardins Global Asset Management Inc.

**Portfolio Turnover Rate:**

11.68%

**Minimum Deposit:**

\$500

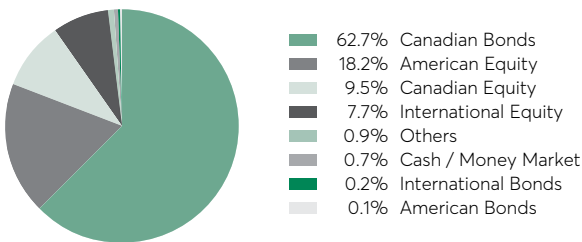
**What does this fund invest in?**

This fund invests in bond (65%) and equity (35%) Underlying Funds.

| Top ten investments                             |              |
|-------------------------------------------------|--------------|
| DGIA Canadian Bond Fund                         | 38.6%        |
| Desjardins Global Managed Bond Fund             | 15.7%        |
| BlackRock CDN US Equity Index Fund              | 14.9%        |
| Desjardins Enhanced Bond Fund                   | 9.6%         |
| Desjardins Canadian Equity Fund                 | 5.1%         |
| Beutel Goodman Fundamental Canadian Equity Fund | 5.0%         |
| Desjardins Global Dividend Fund                 | 4.6%         |
| Desjardins Overseas Equity Growth Fund          | 2.7%         |
| Desjardins Overseas Equity Fund                 | 2.5%         |
| Desjardins Global Small Cap Equity Fund         | 0.9%         |
| <b>TOTAL</b>                                    | <b>99.6%</b> |

**TOTAL INVESTMENTS: 11**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

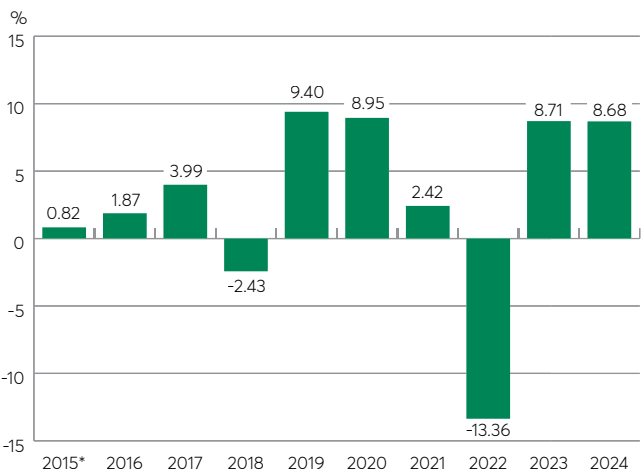
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,302. This works out to an average of 2.9% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since October 16, 2015, the fund went up in value 8 years and down in value 2 years of the 10.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – MODERATE

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking a conservative capital growth and interest income.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – MODERATE

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.61%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.40%                                    | 0.75%                                                                                                                                                                                                                                                                                                  | 0.80%                        | 0.70%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.40%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

**DFS GIF – BALANCED**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: February 24, 2014  
Series 5: October 16, 2015

**Total Value (000's):**

Series 5: 100,389

**Net Asset Value per Unit:**

Series 5: 7.40

**Number of Units Outstanding (000's):**

Series 5: 13,569

**Management Expense Ratio (MER):**

Series 5: 2.68%

**Portfolio Manager:**

Desjardins Global Asset Management Inc.

**Portfolio Turnover Rate:**

11.48%

**Minimum Deposit:**

\$500

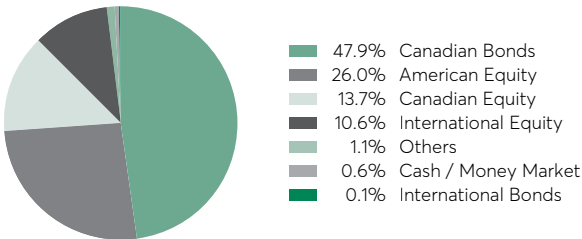
**What does this fund invest in?**

This fund invests in bond (50%) and equity (50%) Underlying Funds.

| Top ten investments                             |              |
|-------------------------------------------------|--------------|
| DGIA Canadian Bond Fund                         | 29.4%        |
| BlackRock CDN US Equity Index Fund              | 21.4%        |
| Desjardins Global Managed Bond Fund             | 12.0%        |
| Desjardins Enhanced Bond Fund                   | 7.4%         |
| Desjardins Canadian Equity Fund                 | 7.3%         |
| Beutel Goodman Fundamental Canadian Equity Fund | 7.2%         |
| Desjardins Global Dividend Fund                 | 6.6%         |
| Desjardins Overseas Equity Growth Fund          | 3.9%         |
| Desjardins Overseas Equity Fund                 | 3.6%         |
| Desjardins Global Small Cap Equity Fund         | 0.9%         |
| <b>TOTAL</b>                                    | <b>99.7%</b> |

**TOTAL INVESTMENTS: 11**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

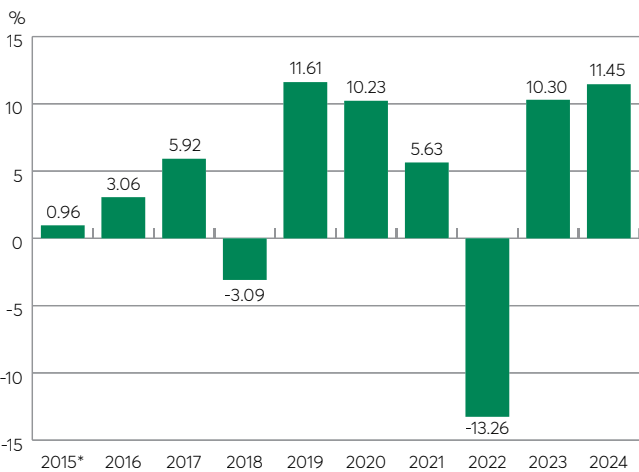
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,480. This works out to an average of 4.3% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since October 16, 2015, the fund went up in value 8 years and down in value 2 years of the 10.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – BALANCED

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking a balance of current income and capital appreciation.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – BALANCED

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.68%                                                                                                                         | None if you choose only Guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 0.80%                                                                                                                                                                                                                                                                                                  | 0.90%                        | 0.95%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.45%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – GROWTH**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: February 24, 2014

Series 5: October 16, 2015

**Total Value (000's):**

Series 5: 41,146

**Net Asset Value per Unit:**

Series 5: 8.38

**Number of Units Outstanding (000's):**

Series 5: 4,909

**Management Expense Ratio (MER):**

Series 5: 2.75%

**Portfolio Manager:**

Desjardins Global Asset Management Inc.

**Portfolio Turnover Rate:**

12.36%

**Minimum Deposit:**

\$500

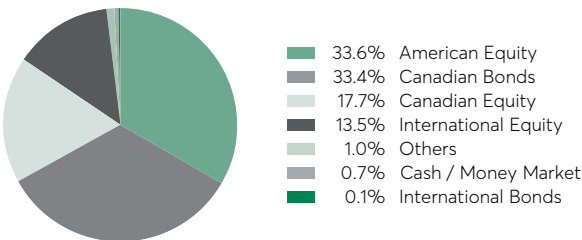
**What does this fund invest in?**

This fund invests in bond (35%) and equity (65%)  
Underlying Funds.

| Top ten investments                             |              |
|-------------------------------------------------|--------------|
| BlackRock CDN US Equity Index Fund              | 27.7%        |
| DGIA Canadian Bond Fund                         | 20.5%        |
| Desjardins Canadian Equity Fund                 | 9.5%         |
| Beutel Goodman Fundamental Canadian Equity Fund | 9.3%         |
| Desjardins Global Dividend Fund                 | 8.6%         |
| Desjardins Global Managed Bond Fund             | 8.4%         |
| Desjardins Enhanced Bond Fund                   | 5.1%         |
| Desjardins Overseas Equity Growth Fund          | 5.0%         |
| Desjardins Overseas Equity Fund                 | 4.7%         |
| Desjardins Global Small Cap Equity Fund         | 0.9%         |
| <b>TOTAL</b>                                    | <b>99.7%</b> |

**TOTAL INVESTMENTS: 11**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

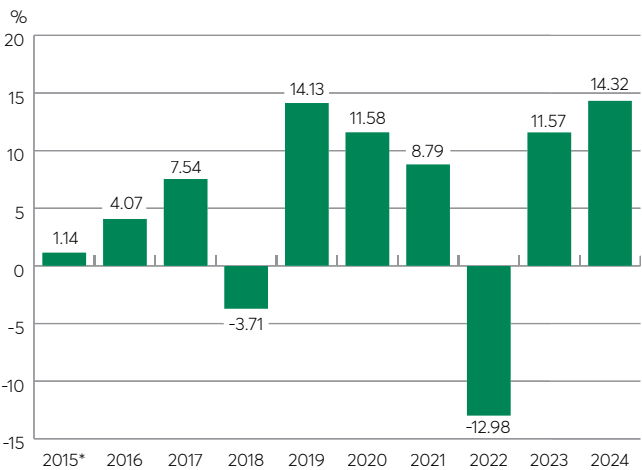
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,676. This works out to an average of 5.8% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since October 16, 2015, the fund went up in value 8 years and down in value 2 years of the 10.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – GROWTH

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth and income.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – GROWTH

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.75%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 1.00%                                                                                                                                                                                                                                                                                                  | 1.00%                        | 1.10%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.50%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

**DFS GIF – MAXIMUM GROWTH**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**  
Fund: February 24, 2014  
Series 5: October 16, 2015

**Total Value (000's):**  
Series 5: 1,366

**Net Asset Value per Unit:**  
Series 5: 9.55

**Number of Units Outstanding (000's):**  
Series 5: 143

**Management Expense Ratio (MER):**  
Series 5: 2.74%

**Portfolio Manager:**  
Desjardins Global Asset Management Inc.

**Portfolio Turnover Rate:**  
11.80%

**Minimum Deposit:**  
\$500

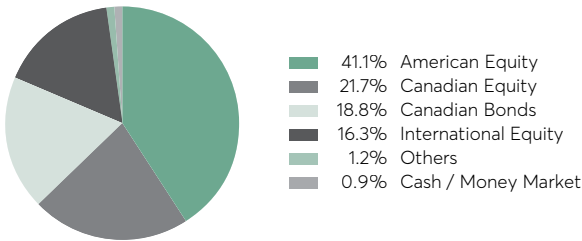
**What does this fund invest in?**

This fund invests in bond (20%) and equity (80%) Underlying Funds.

| Top ten investments                             |              |
|-------------------------------------------------|--------------|
| BlackRock CDN US Equity Index Fund              | 34.0%        |
| Desjardins Canadian Equity Fund                 | 11.6%        |
| DGIA Canadian Bond Fund                         | 11.6%        |
| Beutel Goodman Fundamental Canadian Equity Fund | 11.5%        |
| Desjardins Global Dividend Fund                 | 10.5%        |
| Desjardins Overseas Equity Growth Fund          | 6.1%         |
| Desjardins Overseas Equity Fund                 | 5.8%         |
| Desjardins Global Managed Bond Fund             | 4.7%         |
| Desjardins Enhanced Bond Fund                   | 2.9%         |
| Desjardins Global Small Cap Equity Fund         | 0.9%         |
| <b>TOTAL</b>                                    | <b>99.6%</b> |

**TOTAL INVESTMENTS: 11**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

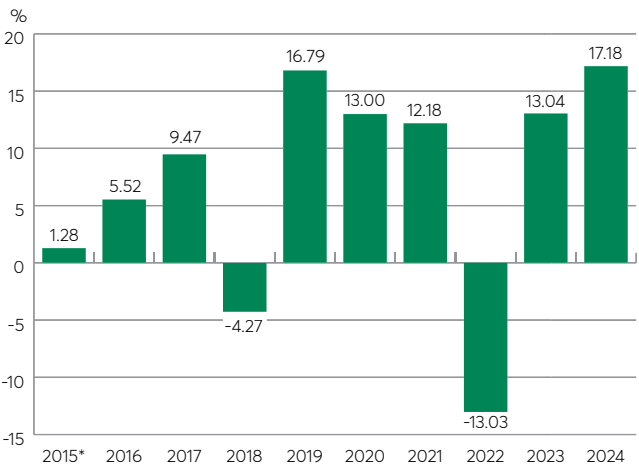
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,910. This works out to an average of 7.3% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since October 16, 2015, the fund went up in value 8 years and down in value 2 years of the 10.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – MAXIMUM GROWTH

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.



## DFS GIF – MAXIMUM GROWTH

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.74%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.50%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.55%                                    |                              |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – 100% EQUITY**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: November 28, 2022

Series 5: November 28, 2022

**Total Value (000's):**

Series 5: 8

**Net Asset Value per Unit:**

Series 5: 6.72

**Number of Units Outstanding (000's):**

Series 5: 1

**Management Expense Ratio (MER):**

Series 5: 2.93%

**Portfolio Manager:**

Desjardins Global Asset Management Inc.

**Portfolio Turnover Rate:**

69.25%

**Minimum Deposit:**

\$500

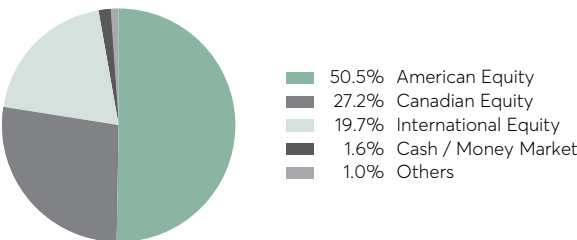
**What does this fund invest in?**

This fund invests primarily in equity Underlying Funds focusing mainly on large capitalization companies and covering a broad range of asset classes including Canadian equities, US equities, global equities and international equities.

| Top ten investments                             |               |
|-------------------------------------------------|---------------|
| BlackRock CDN US Equity Index Fund              | 41.9%         |
| Desjardins Canadian Equity Fund                 | 14.6%         |
| Beutel Goodman Fundamental Canadian Equity Fund | 14.3%         |
| Desjardins Global Dividend Fund                 | 12.8%         |
| Desjardins Overseas Equity Growth Fund          | 7.7%          |
| Desjardins Overseas Equity Fund                 | 7.0%          |
| Desjardins Global Small Cap Equity Fund         | 0.8%          |
| BlackRock CDN MSCI Emerging Markets Index Fund  | 0.6%          |
| Cash and Cash Equivalents                       | 0.3%          |
| <b>TOTAL</b>                                    | <b>100.0%</b> |

**TOTAL INVESTMENTS: 8**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

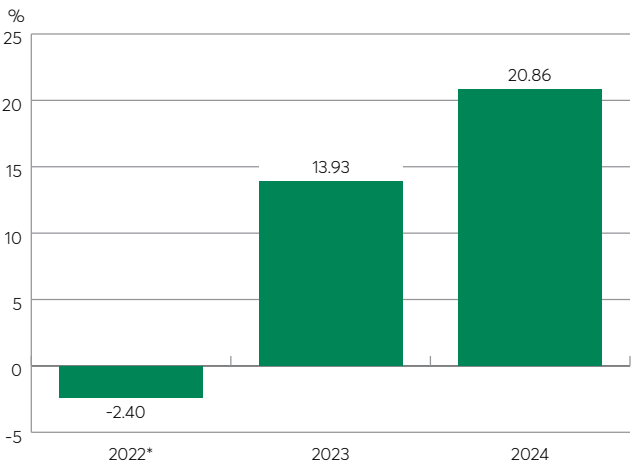
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 28, 2022 now has \$1,344. This works out to an average of 15.2% a year.

**Year-by-year returns**

This chart shows how the fund has performed in the past 3 years for a contract Owner who chose the guarantee 75/75. Since November 28, 2022, the fund went up in value 2 years and down in value 1 year of the 3.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – 100% EQUITY

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking to maximize long-term capital growth.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                            |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>You and your advisor decide on the rate.</li><li>The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                        | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                        | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – 100% EQUITY

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.93%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.55%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.60%                                    |                              |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

DFS GIF – CONSERVATIVE – DESJARDINS SUSTAINABLE

(formerly DFS GIF – Conservative – Desjardins SocieTerra)

Financial Information as at December 31, 2024

Quick Facts

|                                  |                                             |                                 |
|----------------------------------|---------------------------------------------|---------------------------------|
| <b>Inception Date:</b>           | <b>Number of Units Outstanding (000's):</b> | <b>Portfolio Turnover Rate:</b> |
| Fund: April 25, 2018             | Series 5: 374                               | 12.70%                          |
| Series 5: April 25, 2018         |                                             |                                 |
| <b>Total Value (000's):</b>      | <b>Management Expense Ratio (MER):</b>      | <b>Minimum Deposit:</b>         |
| Series 5: 2,057                  | Series 5: 2.79%                             | \$500                           |
| <b>Net Asset Value per Unit:</b> | <b>Portfolio Manager:</b>                   |                                 |
| Series 5: 5.50                   | Desjardins Global Asset Management Inc.     |                                 |

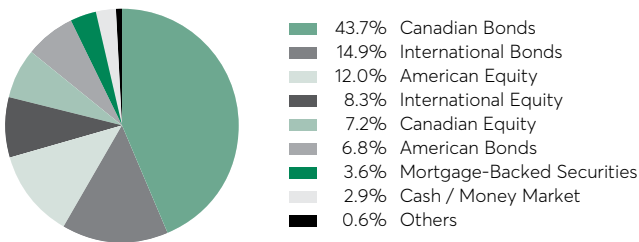
What does this fund invest in?

This fund invests in the Desjardins Sustainable Conservative Portfolio. The Underlying Fund invests primarily in Canadian and foreign fixed-income (75%) and equity (25%) securities. This fund follows a responsible approach to investing.

| Top ten investments of the Underlying Fund          |              |
|-----------------------------------------------------|--------------|
| Desjardins Sustainable Canadian Bond Fund           | 37.4%        |
| Desjardins Global Government Bond Index Fund        | 11.4%        |
| Desjardins Sustainable Canadian Corporate Bond Fund | 8.4%         |
| Desjardins Sustainable Canadian Equity Fund         | 6.5%         |
| Desjardins Sustainable American Equity Fund         | 6.2%         |
| Desjardins Sustainable Global Corporate Bond Fund   | 3.8%         |
| Desjardins Sustainable Environmental Bond Fund      | 3.6%         |
| Desjardins Sustainable Emerging Markets Bond Fund   | 3.2%         |
| Desjardins Sustainable International Equity Fund    | 2.5%         |
| Desjardins Sustainable Global Bond Fund             | 2.4%         |
| <b>TOTAL</b>                                        | <b>85.4%</b> |

TOTAL INVESTMENTS: 3,230

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

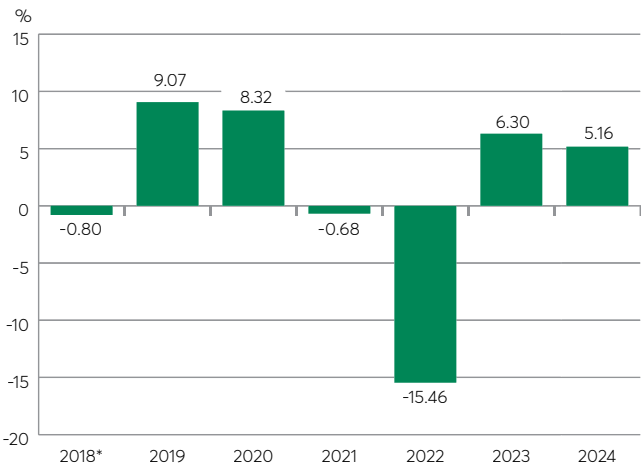
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on April 25, 2018 now has \$1,100. This works out to an average of 1.4% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 7 years for a contract Owner who chose the guarantee 75/75. Since April 25, 2018, the fund went up in value 4 years and down in value 3 years of the 7.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – CONSERVATIVE – DESJARDINS SUSTAINABLE (formerly DFS GIF – Conservative – Desjardins SocieTerra)

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking liquidity and security of capital.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – CONSERVATIVE – DESJARDINS SUSTAINABLE (formerly DFS GIF – Conservative – Desjardins SocieTerra)

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.79%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.35%                                    | 0.70%                                                                                                                                                                                                                                                                                                  | 0.70%                        | 0.65%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.35%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – MODERATE – DESJARDINS SUSTAINABLE**  
(formerly DFS GIF – Moderate – Desjardins SocieTerra)  
Financial Information as at December 31, 2024

Quick Facts

Inception Date:

Fund: November 16, 2020  
Series 5: November 16, 2020

Total Value (000's):

Series 5: 444

Net Asset Value per Unit:

Series 5: 4.92

Number of Units Outstanding  
(000's):

Series 5: 90

Management Expense Ratio (MER):

Series 5: 2.75%

Portfolio Manager:

Desjardins Global Asset  
Management Inc.

Portfolio Turnover Rate  
(of the Underlying Fund):

13.98%

Minimum Deposit:

\$500

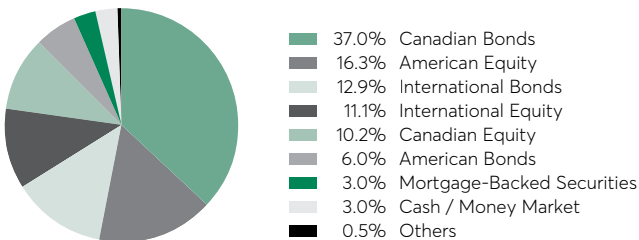
What does this fund invest in?

This fund invests in the Desjardins Sustainable Moderate Portfolio. The Underlying Fund invests primarily in Canadian and foreign fixed-income (65%) and equity (35%) securities. This fund follows a responsible approach to investing.

| Top ten investments of the Underlying Fund          |              |
|-----------------------------------------------------|--------------|
| Desjardins Sustainable Canadian Bond Fund           | 31.0%        |
| Desjardins Global Government Bond Index Fund        | 9.6%         |
| Desjardins Sustainable Canadian Equity Fund         | 9.3%         |
| Desjardins Sustainable American Equity Fund         | 8.6%         |
| Desjardins Sustainable Canadian Corporate Bond Fund | 7.5%         |
| Desjardins Sustainable Global Corporate Bond Fund   | 3.6%         |
| Desjardins Sustainable International Equity Fund    | 3.2%         |
| Desjardins Sustainable Environmental Bond Fund      | 3.1%         |
| Desjardins Sustainable Emerging Markets Bond Fund   | 2.8%         |
| Desjardins Sustainable Global Dividend Fund         | 2.6%         |
| <b>TOTAL</b>                                        | <b>81.3%</b> |

TOTAL INVESTMENTS: 3,230

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

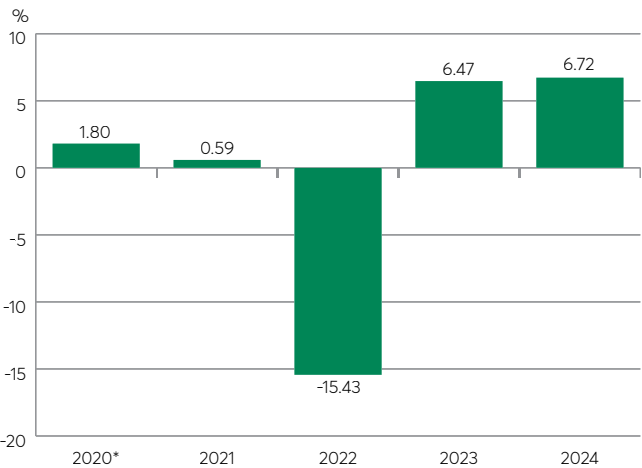
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$984. This works out to an average of -0.4% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 5 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 4 years and down in value 1 year of the 5.



\* Return is for a partial year from date first offered for sale for Series 5.



# DFS GIF – MODERATE – DESJARDINS SUSTAINABLE (formerly DFS GIF – Moderate – Desjardins SocieTerra)

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking a responsible approach to investing and income as well as moderate long-term capital appreciation.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – MODERATE – DESJARDINS SUSTAINABLE (formerly DFS GIF – Moderate – Desjardins SocieTerra)

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.75%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.40%                                    | 0.75%                                                                                                                                                                                                                                                                                                  | 0.80%                        | 0.80%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.40%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

DFS GIF – BALANCED – DESJARDINS SUSTAINABLE

(formerly DFS GIF – Balanced – Desjardins SocieTerra)

Financial Information as at December 31, 2024

Quick Facts

Inception Date:

Fund: October 16, 2015

Series 5: October 16, 2015

Number of Units Outstanding (000's):

Series 5: 2,752

Total Value (000's):

Series 5: 18,424

Net Asset Value per Unit:

Series 5: 6.69

Management Expense Ratio (MER):

Series 5: 2.87%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

10.40%

Minimum Deposit:

\$500

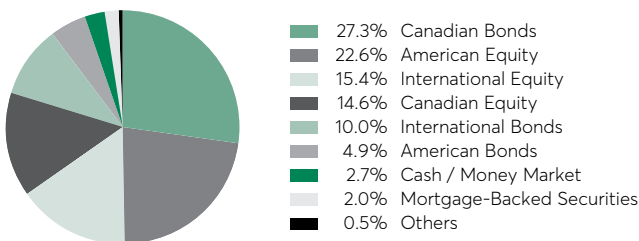
What does this fund invest in?

This fund invests in the Desjardins Sustainable Balanced Portfolio. The Underlying Fund invests primarily in Canadian and foreign fixed-income (50%) and equity (50%) securities. This fund follows a responsible approach to investing.

| Top ten investments of the Underlying Fund               |       |
|----------------------------------------------------------|-------|
| Desjardins Sustainable Canadian Bond Fund                | 21.4% |
| Desjardins Sustainable Canadian Equity Fund              | 13.3% |
| Desjardins Sustainable American Equity Fund              | 11.8% |
| Desjardins Global Government Bond Index Fund             | 7.4%  |
| Desjardins Sustainable Canadian Corporate Bond Fund      | 6.8%  |
| Desjardins Sustainable International Equity Fund         | 4.2%  |
| Desjardins Sustainable Global Corporate Bond Fund        | 3.7%  |
| Desjardins Sustainable Global Dividend Fund              | 3.5%  |
| Desjardins Sustainable Low Volatility Global Equity Fund | 3.5%  |
| Desjardins Sustainable Global Opportunities Fund         | 3.0%  |
| TOTAL                                                    | 78.6% |

TOTAL INVESTMENTS: 3,230

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

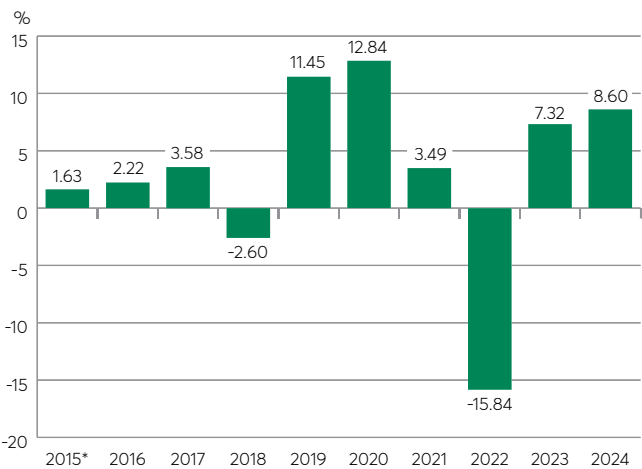
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,338. This works out to an average of 3.2% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since October 16, 2015, the fund went up in value 8 years and down in value 2 years of the 10.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – BALANCED – DESJARDINS SUSTAINABLE (formerly DFS GIF – Balanced – Desjardins SocieTerra)

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking interest income with stability of capital.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – BALANCED – DESJARDINS SUSTAINABLE (formerly DFS GIF – Balanced – Desjardins SocieTerra)

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.87%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 0.80%                                                                                                                                                                                                                                                                                                  | 0.90%                        | 0.95%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.45%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this Fee Option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this Fee Option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this Fee Option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this Fee Option each year.

## Other Fees

There are no other fees that apply to the Helios Contract.

## What if I change my mind?

You can change your mind about your Deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

## DFS GIF – GROWTH – DESJARDINS SUSTAINABLE

(formerly DFS GIF – Growth – Desjardins SocieTerra)

Financial Information as at December 31, 2024

### Quick Facts

#### Inception Date:

Fund: April 25, 2018  
Series 5: April 25, 2018

#### Total Value (000's):

Series 5: 16,052

#### Net Asset Value per Unit:

Series 5: 6.55

#### Number of Units Outstanding

(000's):

Series 5: 2,449

#### Management Expense Ratio (MER):

Series 5: 2.95%

#### Portfolio Manager:

Desjardins Global Asset Management Inc.

#### Portfolio Turnover Rate

(of the Underlying Fund):

11.10%

#### Minimum Deposit:

\$500

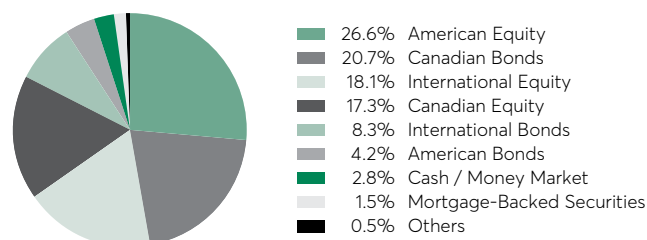
### What does this fund invest in?

This fund invests in the Desjardins Sustainable Growth Portfolio. The Underlying Fund invests primarily in Canadian and foreign equity (60%) and fixed-income (40%) securities. This fund follows a responsible approach to investing.

| Top ten investments of the Underlying Fund               |              |
|----------------------------------------------------------|--------------|
| Desjardins Sustainable Canadian Equity Fund              | 16.0%        |
| Desjardins Sustainable Canadian Bond Fund                | 15.9%        |
| Desjardins Sustainable American Equity Fund              | 14.0%        |
| Desjardins Sustainable Canadian Corporate Bond Fund      | 6.2%         |
| Desjardins Global Government Bond Index Fund             | 5.7%         |
| Desjardins Sustainable International Equity Fund         | 4.9%         |
| Desjardins Sustainable Global Dividend Fund              | 4.2%         |
| Desjardins Sustainable Low Volatility Global Equity Fund | 4.1%         |
| Desjardins Sustainable Global Opportunities Fund         | 3.5%         |
| Desjardins Sustainable Global Corporate Bond Fund        | 3.5%         |
| <b>TOTAL</b>                                             | <b>78.0%</b> |

**TOTAL INVESTMENTS: 3,095**

### Investment Allocation as at December 31, 2024



### How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

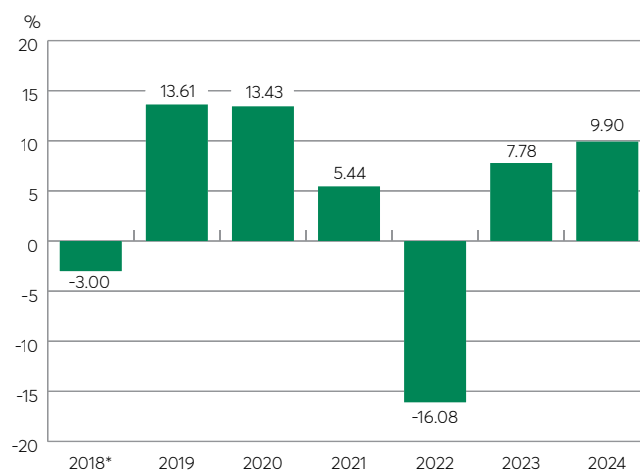
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

#### Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on April 25, 2018 now has \$1,310. This works out to an average of 4.1% a year.

#### Year-by-year returns

This chart shows how the fund has performed in each of the past 7 years for a contract Owner who chose the guarantee 75/75. Since April 25, 2018, the fund went up in value 5 years and down in value 2 years of the 7.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – GROWTH – DESJARDINS SUSTAINABLE (formerly DFS GIF – Growth – Desjardins SocieTerra)

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking liquidity and security of capital.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                     | What you pay                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b>   | Up to 5% of the amount of your deposit                                                                                                                                        | <ul style="list-style-type: none"> <li>You and your advisor decide on the rate.</li> <li>The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li> <li>There are no withdrawal fees.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Fee Option A</b>            |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Low Load, 3 years*</b>      | If you withdraw within:                                                                                                                                                       | <ul style="list-style-type: none"> <li>When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li> <li>Any low load sales charge you pay goes to Desjardins Financial Security.</li> <li>The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li> <li>You can withdraw up to 12% of your Units each year without paying a sales charge.</li> <li>You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li> </ul>           |
| <b>Fee Option B</b>            | 1 year of buying 3.0%<br>2 years of buying 2.5%<br>3 years of buying 2.0%<br>After 3 years 0.0%                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Back End Load, 6 years*</b> | If you withdraw within:                                                                                                                                                       | <ul style="list-style-type: none"> <li>When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li> <li>Any back end load sales charge you pay goes to Desjardins Financial Security.</li> <li>The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li> <li>You can withdraw up to 12% of your Units each year without paying a sales charge.</li> <li>You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li> </ul> |
| <b>Fee Option C</b>            | 1 year of buying 5.5%<br>2 years of buying 5.0%<br>3 years of buying 4.0%<br>4 years of buying 3.0%<br>5 years of buying 2.5%<br>6 years of buying 2.0%<br>After 6 years 0.0% |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – GROWTH – DESJARDINS SUSTAINABLE (formerly DFS GIF – Growth – Desjardins SocieTerra)

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.95%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 1.00%                                                                                                                                                                                                                                                                                                  | 1.00%                        | 1.10%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.50%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – MAXIMUM GROWTH – DESJARDINS SUSTAINABLE**  
(formerly DFS GIF – Maximum Growth – Desjardins SocieTerra)  
Financial Information as at December 31, 2024

Quick Facts

Inception Date:

Fund: April 25, 2018  
Series 5: April 25, 2018

Total Value (000's):

Series 5: 936

Net Asset Value per Unit:

Series 5: 7.20

Number of Units Outstanding  
(000's):

Series 5: 130

Management Expense Ratio (MER):

Series 5: 2.99%

Portfolio Manager:

Desjardins Global Asset  
Management Inc.

Portfolio Turnover Rate  
(of the Underlying Fund):

4.80%

Minimum Deposit:

\$500

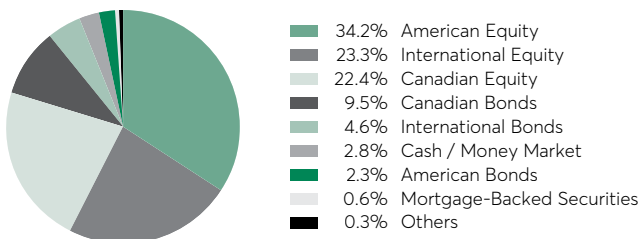
What does this fund invest in?

This Fund invests in the Desjardins Sustainable Maximum Growth Portfolio. The underlying fund invests primarily in Canadian and foreign equity (80%) and fixed-income (20%) securities. This fund follows a responsible approach to investing.

| Top ten investments of the Underlying Fund               |              |
|----------------------------------------------------------|--------------|
| Desjardins Sustainable Canadian Equity Fund              | 20.9%        |
| Desjardins Sustainable American Equity Fund              | 17.9%        |
| Desjardins Sustainable International Equity Fund         | 6.3%         |
| Desjardins Sustainable Canadian Bond Fund                | 6.2%         |
| Desjardins Sustainable Global Dividend Fund              | 5.3%         |
| Desjardins Sustainable Low Volatility Global Equity Fund | 5.2%         |
| Desjardins Sustainable Global Opportunities Fund         | 4.5%         |
| Desjardins Sustainable Emerging Markets Equity Fund      | 4.5%         |
| Desjardins Sustainable Diversity Fund                    | 4.3%         |
| Desjardins Sustainable Cleantech Fund                    | 3.9%         |
| <b>TOTAL</b>                                             | <b>79.0%</b> |

TOTAL INVESTMENTS: 3,095

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

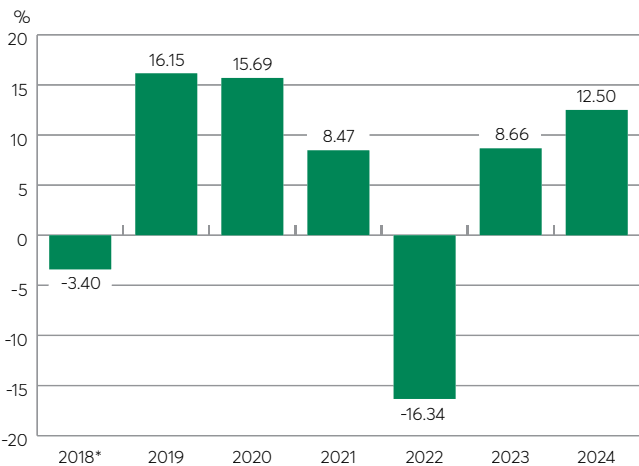
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on April 25, 2018 now has \$1,440. This works out to an average of 5.6% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 7 years for a contract Owner who chose the guarantee 75/75. Since April 25, 2018, the fund went up in value 5 years and down in value 2 years of the 7.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – MAXIMUM GROWTH – DESJARDINS SUSTAINABLE (formerly DFS GIF – Maximum Growth – Desjardins SocieTerra)

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking liquidity and security of capital.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – MAXIMUM GROWTH – DESJARDINS SUSTAINABLE (formerly DFS GIF – Maximum Growth – Desjardins SocieTerra)

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.99%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.50%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.55%                                    |                              |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B)– 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

## DFS GIF – 100% EQUITY – DESJARDINS SUSTAINABLE

(formerly DFS GIF – 100% Equity – Desjardins SocieTerra)

Financial Information as at December 31, 2024

### Quick Facts

#### Inception Date:

Fund: November 16, 2020  
Series 5: November 16, 2020

#### Total Value (000's):

Series 5: 143

#### Net Asset Value per Unit:

Series 5: 6.07

#### Number of Units Outstanding

(000's):

Series 5: 24

#### Management Expense Ratio (MER):

Series 5: 3.15%

#### Portfolio Manager:

Desjardins Global Asset  
Management Inc.

#### Portfolio Turnover Rate

(of the Underlying Fund):

0.90%

#### Minimum Deposit:

\$500

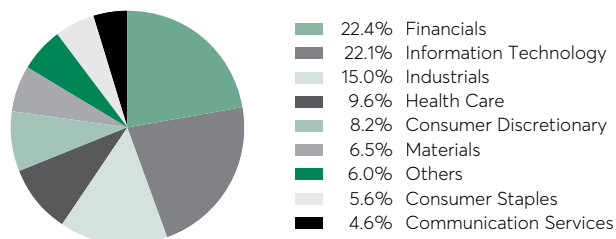
### What does this fund invest in?

This fund invests in the Desjardins Sustainable 100% Equity Portfolio. The Underlying Fund invests primarily in Canadian and foreign equities securities. This fund follows a responsible approach to investing.

| Top ten investments of the Underlying Fund               |              |
|----------------------------------------------------------|--------------|
| Desjardins Sustainable Canadian Equity Fund              | 26.1%        |
| Desjardins Sustainable American Equity Fund              | 21.7%        |
| Desjardins Sustainable International Equity Fund         | 7.7%         |
| Desjardins Sustainable Global Dividend Fund              | 6.5%         |
| Desjardins Sustainable Low Volatility Global Equity Fund | 6.4%         |
| Desjardins Sustainable Global Opportunities Fund         | 5.5%         |
| Desjardins Sustainable Emerging Markets Equity Fund      | 5.2%         |
| Desjardins Sustainable Diversity Fund                    | 5.2%         |
| Desjardins Sustainable Cleantech Fund                    | 4.4%         |
| Desjardins Sustainable Positive Change Fund              | 3.4%         |
| <b>TOTAL</b>                                             | <b>92.1%</b> |

**TOTAL INVESTMENTS: 820**

### Investment Allocation as at December 31, 2024



### How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

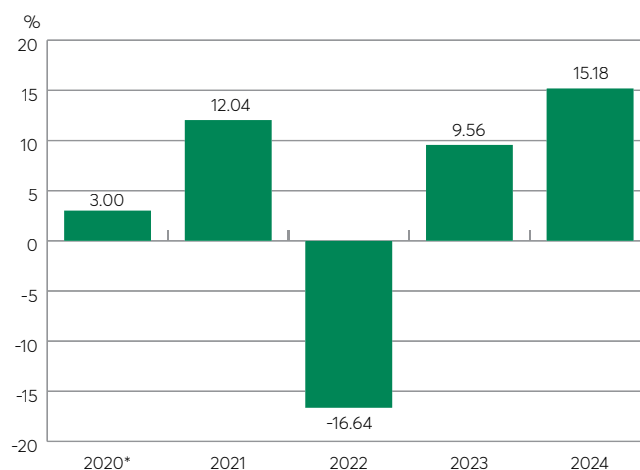
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

#### Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,214. This works out to an average of 4.8% a year.

#### Year-by-year returns

This chart shows how the fund has performed in each of the past 5 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 4 years and down in value 1 year of the 5.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – 100% EQUITY – DESJARDINS SUSTAINABLE (formerly DFS GIF – 100% Equity – Desjardins SocieTerra)

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking a responsible approach to investing and long-term capital appreciation.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                          | How it works                                                                                                                                                                                                                                                                            |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                | <ul style="list-style-type: none"><li>You and your advisor decide on the rate.</li><li>The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Low Load, 3 years*<br>Fee Option B      | If you withdraw within:<br><table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                        | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Back End Load, 6 years*<br>Fee Option C | If you withdraw within:<br><table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                        | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – 100% EQUITY – DESJARDINS SUSTAINABLE (formerly DFS GIF – 100% Equity – Desjardins SocieTerra)

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 3.15%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.55%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.85%                                    |                              |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: November 16, 2020

Series 5: November 16, 2020

**Total Value (000's):**

Series 5: 39

**Net Asset Value per Unit:**

Series 5: 4.76

**Number of Units Outstanding (000's):**

Series 5: 8

**Management Expense Ratio (MER):**

Series 5: 2.37%

**Portfolio Manager:**

Desjardins Global Asset Management Inc.

**Portfolio Turnover Rate (of the Underlying Fund):**

26.30%

**Minimum Deposit:**

\$500

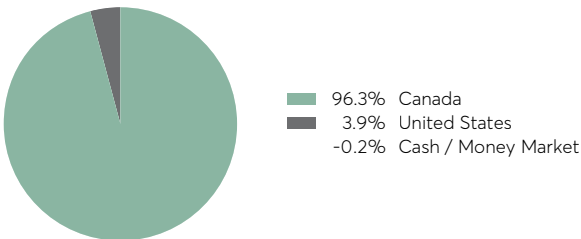
**What does this fund invest in?**

This fund invests in the Desjardins Wise Conservative ETF Portfolio. The Underlying Fund is mainly composed of exchange-traded funds investing in fixed-income (75%) and equity (25%) securities.

| Top ten investments of the Underlying Fund                    |              |
|---------------------------------------------------------------|--------------|
| Desjardins Canadian Universe Bond Index ETF                   | 37.6%        |
| Desjardins Canadian Corporate Bond Index ETF                  | 7.9%         |
| Desjardins Global Total Return Bond Fund                      | 7.5%         |
| Desjardins American Equity Index ETF                          | 7.2%         |
| Vanguard FTSE Canada All Cap Index ETF                        | 6.4%         |
| Vanguard Global ex-U.S. Aggregate Bond Index ETF (CAD-hedged) | 6.4%         |
| Desjardins Canadian Short Term Bond Index ETF                 | 5.0%         |
| Vanguard U.S. Aggregate Bond Index ETF (CAD-hedged)           | 4.3%         |
| iShares Core MSCI EAFE IMI Index ETF                          | 3.6%         |
| iShares JPMorgan USD Emerging Markets Bond Index ETF          | 2.6%         |
| <b>TOTAL</b>                                                  | <b>88.5%</b> |

**TOTAL INVESTMENTS: 18**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

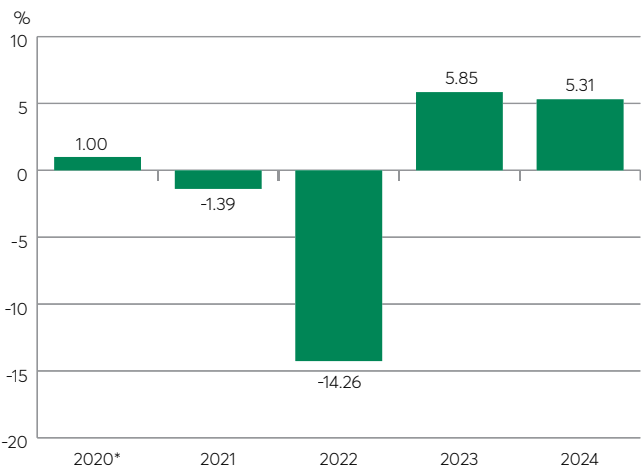
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$952. This works out to an average of -1.2% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 3 years and down in value 2 years of the 5.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

## How risky is it?

The value of your deposit can go down.

|     |                 |          |                  |      |
|-----|-----------------|----------|------------------|------|
| Low | Low to moderate | Moderate | Moderate to high | High |
|-----|-----------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking for a stable income return and moderate long-term capital appreciation and a turnkey solution containing many different asset classes.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.



# DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.37%                                                                                                                         | None if you choose only Guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.40%                                    | 0.75%                                                                                                                                                                                                                                                                                                  | 0.80%                        | 0.70%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.40%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

DFS GIF – MODERATE – DESJARDINS WISE ETF

(formerly DFS GIF – Balanced – Desjardins Wise ETF)

Financial Information as at December 31, 2024

Quick Facts

|                                  |                                             |
|----------------------------------|---------------------------------------------|
| <b>Inception Date:</b>           | <b>Number of Units Outstanding (000's):</b> |
| Fund: November 16, 2020          | Series 5: 78                                |
| Series 5: November 16, 2020      |                                             |
| <b>Total Value (000's):</b>      | <b>Management Expense Ratio (MER):</b>      |
| Series 5: 410                    | Series 5: 2.53%                             |
| <b>Net Asset Value per Unit:</b> | <b>Portfolio Manager:</b>                   |
| Series 5: 5.23                   | Desjardins Global Asset Management Inc.     |

|                                                          |
|----------------------------------------------------------|
| <b>Portfolio Turnover Rate (of the Underlying Fund):</b> |
| 28.60%                                                   |
| <b>Minimum Deposit:</b>                                  |
| \$500                                                    |

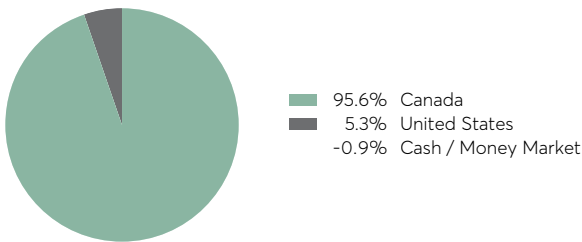
What does this fund invest in?

This fund invests in the Desjardins Wise Moderate ETF Portfolio. The Underlying Fund is mainly composed of exchange-traded funds investing in fixed-income (65%) and equity (35%) securities.

| Top ten investments of the Underlying Fund                    |              |
|---------------------------------------------------------------|--------------|
| Desjardins Canadian Universe Bond Index ETF                   | 31.6%        |
| Desjardins American Equity Index ETF                          | 10.2%        |
| Vanguard FTSE Canada All Cap Index ETF                        | 9.4%         |
| Desjardins Canadian Corporate Bond Index ETF                  | 7.6%         |
| Desjardins Global Total Return Bond Fund                      | 6.7%         |
| Vanguard Global ex-U.S. Aggregate Bond Index ETF (CAD-hedged) | 6.0%         |
| iShares Core MSCI EAFE IMI Index ETF                          | 4.9%         |
| Desjardins Canadian Short Term Bond Index ETF                 | 4.4%         |
| Vanguard U.S. Aggregate Bond Index ETF (CAD-hedged)           | 4.0%         |
| Desjardins Global Equity Fund                                 | 3.1%         |
| <b>TOTAL</b>                                                  | <b>87.9%</b> |

TOTAL INVESTMENTS: 18

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

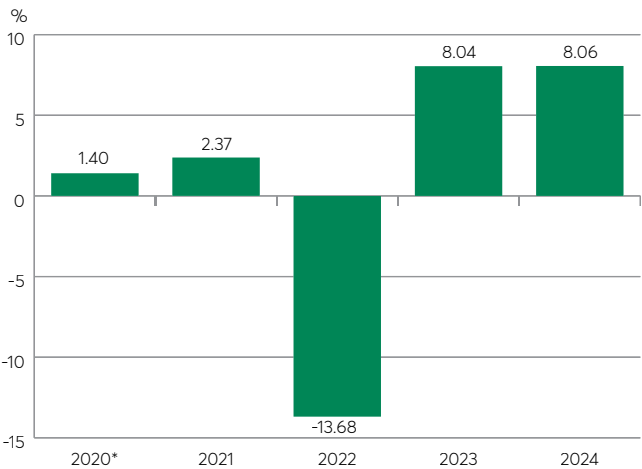
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,046. This works out to an average of 1.1% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 5 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 4 years and down in value 1 year of the 5.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – MODERATE – DESJARDINS WISE ETF

## (formerly DFS GIF – Balanced – Desjardins Wise ETF)

### How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

### Who is this fund for?

This fund may be right for a person seeking for a regular income return and long-term capital appreciation and a turnkey solution containing many different asset classes.

### How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

#### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – MODERATE – DESJARDINS WISE ETF

## (formerly DFS GIF – Balanced – Desjardins Wise ETF)

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.53%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.40%                                    | 0.80%                                                                                                                                                                                                                                                                                                  | 0.90%                        | 0.95%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.40%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – BALANCED – DESJARDINS WISE ETF**

Financial Information as at **December 31, 2024**

**Quick Facts**

|                                                                                  |                                                                      |                                                                    |
|----------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------|
| <b>Inception Date:</b><br>Fund: November 25, 2024<br>Series 5: November 25, 2024 | <b>Number of Units Outstanding (000's):</b><br>Series 5: 25          | <b>Portfolio Turnover Rate (of the Underlying Fund):</b><br>37.80% |
| <b>Total Value (000's):</b><br>Series 5: 124                                     | <b>Management Expense Ratio (MER):</b><br>Series 5: 2.64%            | <b>Minimum Deposit:</b><br>\$500                                   |
| <b>Net Asset Value per Unit:</b><br>Series 5: 4.97                               | <b>Portfolio Manager:</b><br>Desjardins Global Asset Management Inc. |                                                                    |

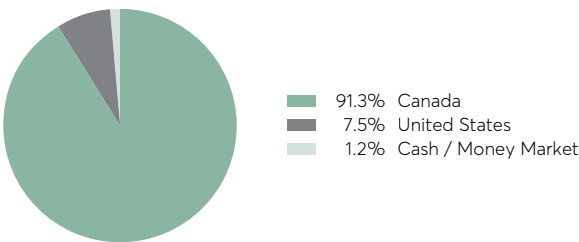
**What does this fund invest in?**

This fund invests in the Desjardins Wise Balanced 50 ETF Portfolio. The Underlying Fund is mainly composed of exchange-traded funds investing in fixed-income (50%) and equity (50%) securities.

| Top ten investments of the Underlying Fund                    |              |
|---------------------------------------------------------------|--------------|
| Desjardins Canadian Universe Bond Index ETF                   | 24.4%        |
| Desjardins American Equity Index ETF                          | 14.4%        |
| Vanguard FTSE Canada All Cap Index ETF                        | 13.8%        |
| Desjardins Canadian Corporate Bond Index ETF                  | 7.7%         |
| iShares Core MSCI EAFE IMI Index ETF                          | 7.0%         |
| Vanguard Global ex-U.S. Aggregate Bond Index ETF (CAD-hedged) | 5.4%         |
| Desjardins Global Total Return Bond Fund                      | 5.0%         |
| Desjardins Global Equity Fund                                 | 4.1%         |
| Vanguard U.S. Aggregate Bond Index ETF (CAD-hedged)           | 3.6%         |
| iShares Core S&P Small-Cap ETF                                | 3.3%         |
| <b>TOTAL</b>                                                  | <b>88.7%</b> |

**TOTAL INVESTMENTS: 17**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

Since this fund was launched on November 25, 2024 and the Underlying Fund was launched on April 15, 2024, no annual financial returns are available as at December 31, 2024. Performance of the fund will be reported once the fund has been in existence for more than one year.

**Average return**

N/A

**Year-by-year returns**

N/A

# DFS GIF – BALANCED – DESJARDINS WISE ETF

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking for a balance between long-term capital appreciation and income return and a turnkey solution containing many different asset classes.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – BALANCED – DESJARDINS WISE ETF

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.64%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.40%                                    | 0.90%                                                                                                                                                                                                                                                                                                  | 0.95%                        | 1.00%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.40%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – GROWTH – DESJARDINS WISE ETF**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: November 16, 2020

Series 5: November 16, 2020

**Total Value (000's):**

Series 5: 1,625

**Net Asset Value per Unit:**

Series 5: 5.75

**Number of Units Outstanding  
(000's):**

Series 5: 283

**Management Expense Ratio (MER):**

Series 5: 2.61%

**Portfolio Manager:**

Desjardins Global Asset  
Management Inc.

**Portfolio Turnover Rate  
(of the Underlying Fund):**

32.80%

**Minimum Deposit:**

\$500

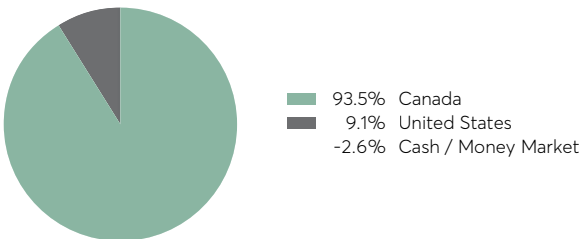
**What does this fund invest in?**

This fund invests in the Desjardins Wise Growth ETF Portfolio. The Underlying Fund is mainly composed of exchange-traded funds investing in equity (60%) and fixed-income (40%) securities.

| Top ten investments of the Underlying Fund                    |              |
|---------------------------------------------------------------|--------------|
| Desjardins Canadian Universe Bond Index ETF                   | 18.1%        |
| Desjardins American Equity Index ETF                          | 17.6%        |
| Vanguard FTSE Canada All Cap Index ETF                        | 17.2%        |
| iShares Core MSCI EAFE IMI Index ETF                          | 8.5%         |
| Desjardins Canadian Corporate Bond Index ETF                  | 8.0%         |
| Desjardins Global Equity Fund                                 | 5.2%         |
| Vanguard Global ex-U.S. Aggregate Bond Index ETF (CAD-hedged) | 5.1%         |
| Desjardins Global Total Return Bond Fund                      | 4.5%         |
| iShares Core S&P Small-Cap ETF                                | 4.0%         |
| iShares Core MSCI Emerging Markets ETF                        | 3.8%         |
| <b>TOTAL</b>                                                  | <b>92.0%</b> |

**TOTAL INVESTMENTS: 16**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

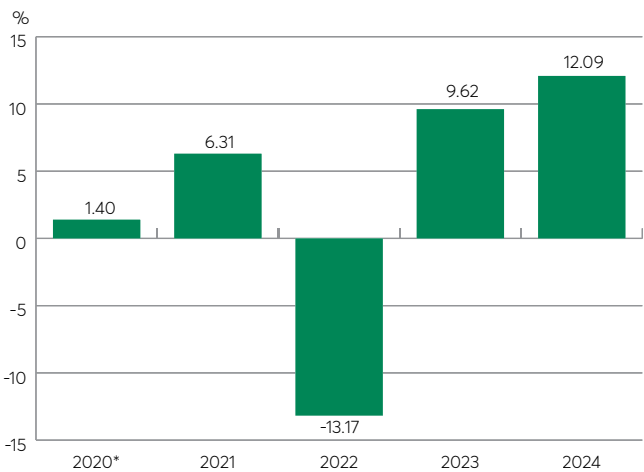
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,150. This works out to an average of 3.4% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 4 years and down in value 1 year of the 5.



\* Return is for a partial year from date first offered for sale for Series 5.



# DFS GIF – GROWTH – DESJARDINS WISE ETF

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking for long-term capital appreciation, an income return and a turnkey solution containing many different asset classes.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – GROWTH – DESJARDINS WISE ETF

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.61%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 1.00%                                                                                                                                                                                                                                                                                                  | 1.00%                        | 1.10%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.45%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

**DFS GIF – AGGRESSIVE – DESJARDINS WISE ETF**  
(formerly DFS GIF – Maximum Growth – Desjardins Wise ETF)

Financial Information as at **December 31, 2024**

**Quick Facts**

|                                  |                                             |                                                          |
|----------------------------------|---------------------------------------------|----------------------------------------------------------|
| <b>Inception Date:</b>           | <b>Number of Units Outstanding (000's):</b> | <b>Portfolio Turnover Rate (of the Underlying Fund):</b> |
| Fund: November 16, 2020          | Series 5: 26                                | 35.90%                                                   |
| Series 5: November 16, 2020      |                                             |                                                          |
| <b>Total Value (000's):</b>      | <b>Management Expense Ratio (MER):</b>      | <b>Minimum Deposit:</b>                                  |
| Series 5: 162                    | Series 5: 2.55%                             | \$500                                                    |
| <b>Net Asset Value per Unit:</b> | <b>Portfolio Manager:</b>                   |                                                          |
| Series 5: 6.29                   | Desjardins Global Asset Management Inc.     |                                                          |

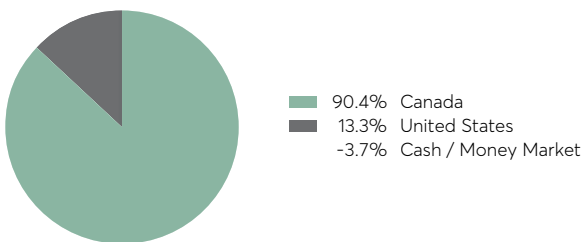
**What does this fund invest in?**

This fund invests in the Desjardins Wise Aggressive ETF Portfolio. The Underlying Fund is mainly composed of exchange-traded funds investing in equity (80%) and fixed-income (20%) securities.

| Top ten investments of the Underlying Fund                    |              |
|---------------------------------------------------------------|--------------|
| Vanguard FTSE Canada All Cap Index ETF                        | 23.6%        |
| Desjardins American Equity Index ETF                          | 23.0%        |
| iShares Core MSCI EAFE IMI Index ETF                          | 11.1%        |
| Desjardins Canadian Universe Bond Index ETF                   | 7.7%         |
| Desjardins Global Equity Fund                                 | 7.1%         |
| iShares Core S&P Small-Cap ETF                                | 5.8%         |
| iShares Core MSCI Emerging Markets ETF                        | 5.5%         |
| Desjardins Canadian Corporate Bond Index ETF                  | 4.8%         |
| Vanguard Global ex-U.S. Aggregate Bond Index ETF (CAD-hedged) | 2.9%         |
| Desjardins Global Total Return Bond Fund                      | 2.5%         |
| <b>TOTAL</b>                                                  | <b>94.0%</b> |

**TOTAL INVESTMENTS: 16**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

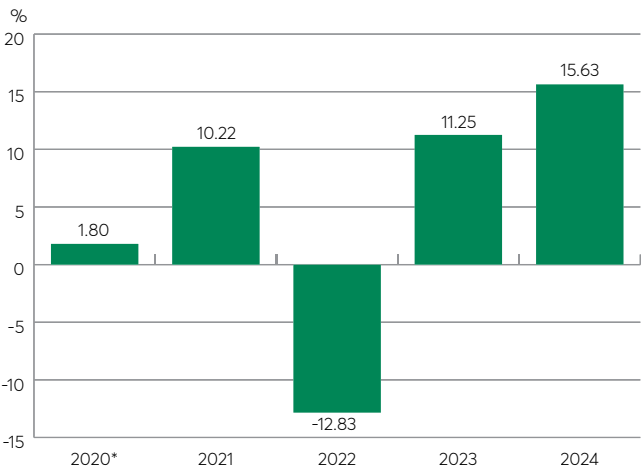
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,258. This works out to an average of 5.7% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 4 years and down in value 1 year of the 5.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – AGGRESSIVE – DESJARDINS WISE ETF

## (formerly DFS GIF – Maximum Growth – Desjardins Wise ETF)

### How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

### Who is this fund for?

This fund may be right for a person focusing mainly on long-term capital appreciation and looking for a turnkey solution containing many different asset classes.

### How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

#### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – AGGRESSIVE – DESJARDINS WISE ETF

## (formerly DFS GIF – Maximum Growth – Desjardins Wise ETF)

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.55%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.50%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.50%                                    |                              |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – 100% EQUITY – DESJARDINS WISE ETF**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: November 16, 2020

Series 5: November 16, 2020

**Total Value (000's):**

Series 5: 35

**Net Asset Value per Unit:**

Series 5: 6.92

**Number of Units Outstanding  
(000's):**

Series 5: 5

**Management Expense Ratio (MER):**

Series 5: 2.82%

**Portfolio Manager:**

Desjardins Global Asset  
Management Inc.

**Portfolio Turnover Rate  
(of the Underlying Fund):**

44.40%

**Minimum Deposit:**

\$500

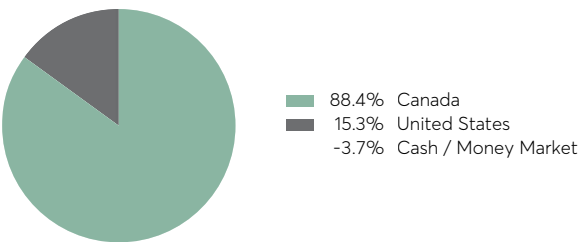
**What does this fund invest in?**

This fund invests in the Desjardins Wise 100% Equity ETF Portfolio. The Underlying Fund is mainly composed of exchange-traded funds investing in equity securities.

| Top ten investments of the Underlying Fund |               |
|--------------------------------------------|---------------|
| Vanguard FTSE Canada All Cap Index ETF     | 30.2%         |
| Desjardins American Equity Index ETF       | 29.7%         |
| iShares Core MSCI EAFE IMI Index ETF       | 13.7%         |
| Desjardins Global Equity Fund              | 8.9%          |
| iShares Core S&P Small-Cap ETF             | 6.6%          |
| iShares Core MSCI Emerging Markets ETF     | 6.4%          |
| Desjardins Global Dividend Fund            | 3.0%          |
| Desjardins Global Equity Growth Fund       | 2.9%          |
| iShares MSCI EAFE Small-Cap ETF            | 2.3%          |
| Cash and Cash Equivalents                  | -3.7%         |
| <b>TOTAL</b>                               | <b>100.0%</b> |

**TOTAL INVESTMENTS: 9**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

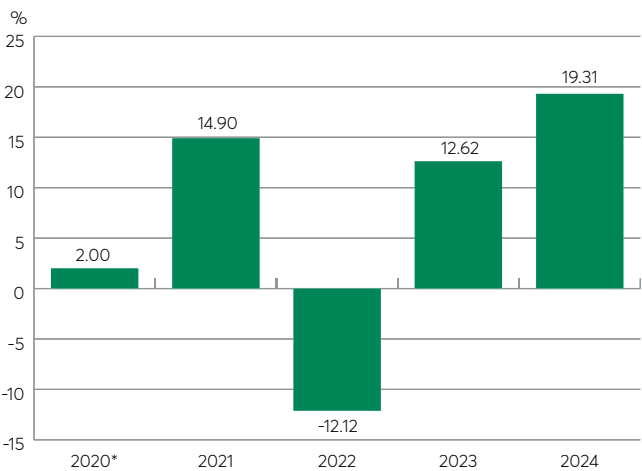
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,384. This works out to an average of 8.2% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 4 years and down in value 1 year of the 5.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking for long-term capital appreciation and a turnkey solution containing a diversified portfolio of equity securities.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.82%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.55%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.55%                                    |                              |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

DFS GIF – MONEY MARKET

Financial Information as at December 31, 2024

Quick Facts

Inception Date:

Fund: November 20, 1995  
Series 5: October 26, 2007

Total Value (000's):

Series 5: 14,186

Net Asset Value per Unit:

Series 5: 7.34

Number of Units Outstanding (000's):

Series 5: 1,932

Management Expense Ratio (MER):

Series 5: 1.39%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

603.00%

Minimum Deposit:

\$500

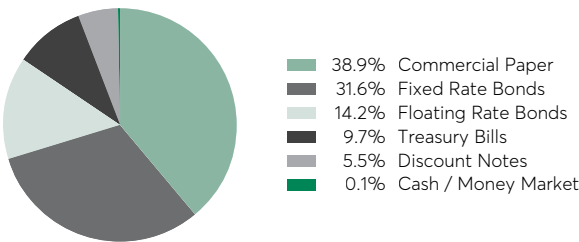
What does this fund invest in?

This fund invests in the DGIA Money Market Fund. The Underlying Fund invests in Canadian treasury bills and bankers acceptances.

| Top ten investments of the Underlying Fund             |       |  |
|--------------------------------------------------------|-------|--|
| Canadian Imperial Bank of Commerce, 2.750%, 2025-03-07 | 9.4%  |  |
| Scotiabank, 5.500%, 2025-12-29                         | 6.8%  |  |
| Province of Alberta, Debt Promissory Note, 2025-05-26  | 5.1%  |  |
| Province of Ontario Treasury Bills, 2025-09-10         | 4.4%  |  |
| Toronto-Dominion Bank, Floating Rate, 2025-01-31       | 3.9%  |  |
| Pure Grove Funding Trust, Commercial Paper, 2025-01-07 | 3.8%  |  |
| CDP Financial, Commercial Paper, 2025-03-12            | 3.7%  |  |
| Daimler Trucks Financial, 5.180%, 2025-09-19           | 3.7%  |  |
| Bank of Montreal, Floating Rate, 2025-04-28            | 3.3%  |  |
| Toronto-Dominion Bank, 4.344%, 2026-01-27              | 2.7%  |  |
| TOTAL                                                  | 46.8% |  |

TOTAL INVESTMENTS: 49

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

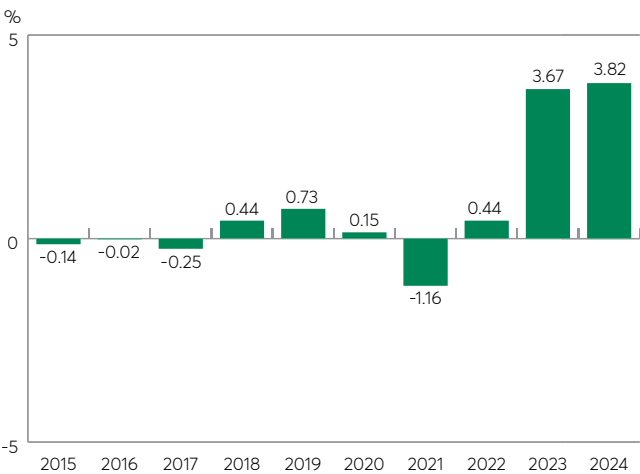
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,102. This works out to an average of 0.6% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 6 years and down in value 4 years of the 10.



# DFS GIF – MONEY MARKET

## How risky is it?

The value of your deposit can go down.

|     |                 |          |                  |      |
|-----|-----------------|----------|------------------|------|
| Low | Low to moderate | Moderate | Moderate to high | High |
|-----|-----------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking liquidity and security of capital.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – MONEY MARKET

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 1.39%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.25%                                    | 0.60%                                                                                                                                                                                                                                                                                                  | 0.60%                        | 0.60%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.25%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 0.25% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.15% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 0.25% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.15% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

DFS GIF – CANADIAN BOND

Financial Information as at December 31, 2024

Quick Facts

Inception Date:

Fund: October 16, 2015

Series 5: October 16, 2015

Total Value (000's):

Series 5: 26,258

Net Asset Value per Unit:

Series 5: 5.13

Number of Units Outstanding

(000's):

Series 5: 5,116

Management Expense Ratio (MER):

Series 5: 1.97%

Portfolio Manager:

Desjardins Global Asset  
Management Inc.

Portfolio Turnover Rate

(of the Underlying Fund):

170.00%

Minimum Deposit:

\$500

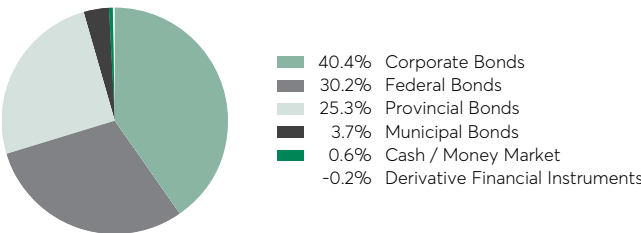
What does this fund invest in?

This fund invests in the DGIA Canadian Bond Fund. The Underlying Fund invests primarily in Canadian government and corporate bonds.

| Top ten investments of the Underlying Fund |      |       |
|--------------------------------------------|------|-------|
| Government of Canada, 3.250%, 2034-12-01   | 5.1% |       |
| Government of Canada, 4.000%, 2026-05-01   | 3.4% |       |
| Government of Canada, 1.500%, 2031-06-01   | 2.9% |       |
| Province of Quebec, 5.000%, 2041-12-01     | 2.5% |       |
| Government of Canada, 3.500%, 2029-09-01   | 2.1% |       |
| Province of Ontario, 4.700%, 2037-06-02    | 2.1% |       |
| Province of Ontario, 3.650%, 2033-06-02    | 1.6% |       |
| Province of Ontario, 4.650%, 2041-06-02    | 1.5% |       |
| Province of Ontario, 3.800%, 2034-12-02    | 1.5% |       |
| Province of Quebec, 3.500%, 2045-12-01     | 1.5% |       |
| TOTAL                                      |      | 24.2% |

TOTAL INVESTMENTS: 482

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

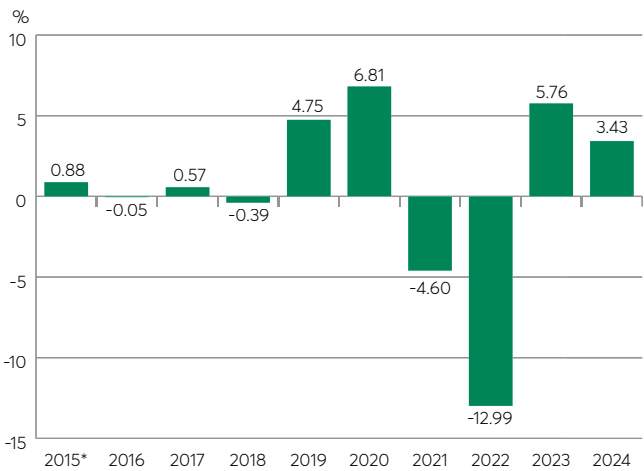
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,026. This works out to an average of 0.3% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since October 16, 2015, the fund went up in value 6 years and down in value 4 years of the 10.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – CANADIAN BOND

## How risky is it?

The value of your deposit can go down.

|     |                 |          |                  |      |
|-----|-----------------|----------|------------------|------|
| Low | Low to moderate | Moderate | Moderate to high | High |
|-----|-----------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking interest income and stability of capital.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – CANADIAN BOND

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 1.97%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.30%                                    | 0.65%                                                                                                                                                                                                                                                                                                  | 0.65%                        | 0.60%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.30%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 0.50% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.25% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 0.50% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.25% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

Financial Information as at **December 31, 2024**

## Quick Facts

### Inception Date:

Fund: September 23, 2019

Series 5: September 23, 2019

### Total Value (000's):

Series 5: 589

### Net Asset Value per Unit:

Series 5: 5.20

### Number of Units Outstanding

(000's):

Series 5: 113

### Management Expense Ratio (MER):

Series 5: 2.43%

### Portfolio Manager:

Desjardins Global Asset  
Management Inc.

### Portfolio Sub-Advisor:

PIMCO Canada Corp.

### Portfolio Turnover Rate

(of the Underlying Fund):

173.50%

### Minimum Deposit:

\$500

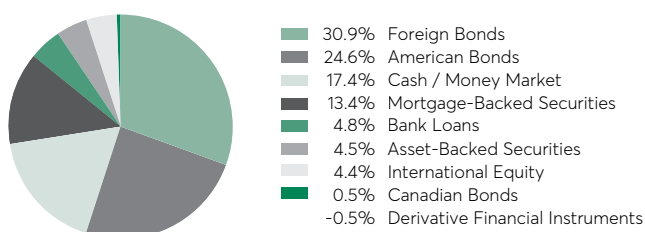
## What does this fund invest in?

This fund invests in the Desjardins Global Tactical Bond Fund. The Underlying Fund invests primarily in global credit markets including, without limitation, investment-grade corporate bonds, high-yield corporate bonds and emerging market bonds.

| Top ten investments of the Underlying Fund                                   |              |
|------------------------------------------------------------------------------|--------------|
| Cash and Cash Equivalents                                                    | 17.4%        |
| U.S. Treasury Bonds, 4.000%, 2042-11-15                                      | 3.7%         |
| U.S. Treasury Bonds, 4.000%, 2052-11-15                                      | 2.9%         |
| AmSurg                                                                       | 2.6%         |
| Eurosail, Series 2007-1X1A, Mezzanine, floating rate, 2045-03-13             | 1.8%         |
| Wesco Aircraft Holdings, Private Placement, Series 144A, 10.500%, 2026-11-15 | 1.5%         |
| Arab Republic of Egypt, 4.750%, 2026-04-16                                   | 1.5%         |
| Republic of Ivory Coast, 5.250%, 2030-03-22                                  | 1.4%         |
| Syniverse Holdings, floating rate, 2027-05-13                                | 1.3%         |
| Ecopetrol, 8.625%, 2029-01-19                                                | 1.3%         |
| <b>TOTAL</b>                                                                 | <b>35.4%</b> |

**TOTAL INVESTMENTS: 288**

### Investment Allocation as at December 31, 2024



## How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

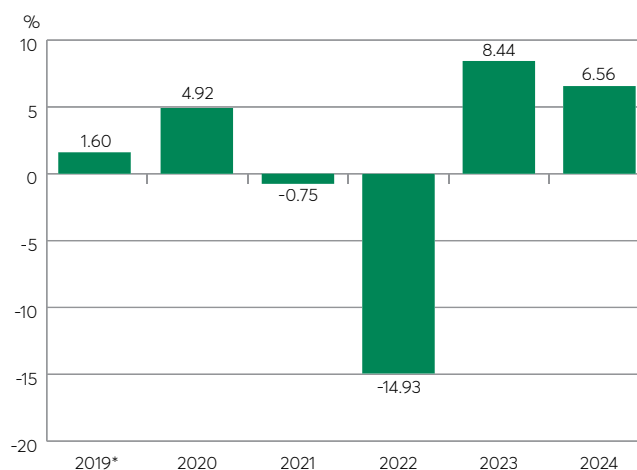
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 23, 2019 now has \$1,040. This works out to an average of 0.7% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose the guarantee 75/75. Since September 23, 2019, the fund went up in value 4 years and down in value 2 years of the 6.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person who is primarily looking for a fund that invests in various global bond markets and wants a high income return with some long-term capital appreciation.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.



# DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.43%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 0.80%                                                                                                                                                                                                                                                                                                  | 0.90%                        | 0.95%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.45%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 0.50% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.25% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 0.50% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.25% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – DIVERSIFIED INCOME – FRANKLIN QUOTENTIAL\***

Financial Information as at **December 31, 2024**

**\* This fund is not available for new deposits or Unit switches**

**Quick Facts**

**Inception Date:**

Fund: October 30, 2000  
Series 5: October 26, 2007

**Total Value (000's):**

Series 5: 48,858

**Net Asset Value per Unit:**

Series 5: 8.22

**Number of Units Outstanding (000's):**

Series 5: 5,946

**Management Expense Ratio (MER):**

Series 5: 2.93%

**Portfolio Manager:**

Franklin Templeton Investments Corp.

**Portfolio Turnover Rate (of the Underlying Fund):**

10.08%

**Minimum Deposit:**

\$500

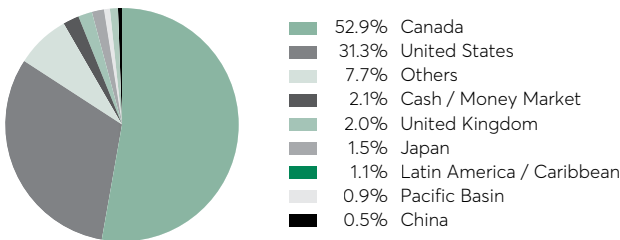
**What does this fund invest in?**

This fund invests in the Franklin Quotential Diversified Income Portfolio. The Underlying Fund invests in bond (80%) and equity (20%) funds.

| Top ten investments of the Underlying Fund                   |              |
|--------------------------------------------------------------|--------------|
| Franklin Canadian Core Plus Bond Fund                        | 30.8%        |
| Franklin Canadian Government Bond Fund                       | 17.1%        |
| Franklin Global Core Bond Fund                               | 12.0%        |
| Franklin Canadian Short Duration Bond Fund                   | 5.7%         |
| Franklin Brandywine Global Sustainable Income Optimiser Fund | 4.7%         |
| Franklin U.S. Core Equity Fund                               | 4.4%         |
| Franklin FTSE U.S. Index ETF                                 | 3.0%         |
| Franklin ClearBridge Canadian Equity Fund                    | 2.8%         |
| Franklin Canadian Core Equity Fund                           | 2.3%         |
| SPDR Portfolio S&P 500 Value ETF                             | 2.2%         |
| <b>TOTAL</b>                                                 | <b>85.0%</b> |

**TOTAL INVESTMENTS: 21**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

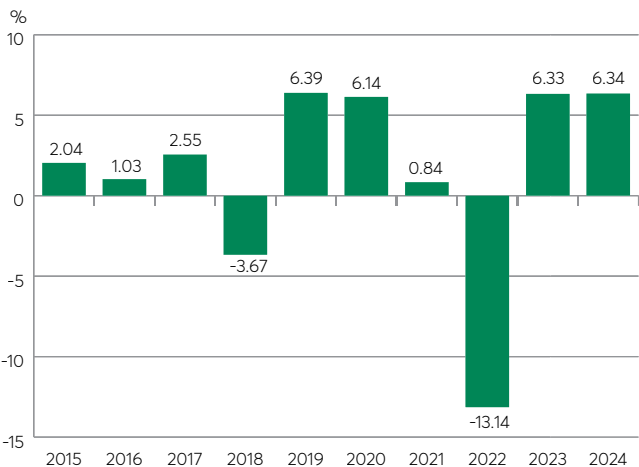
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,495. This works out to an average of 2.4% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 8 years and down in value 2 years of the 10.



# DFS GIF – DIVERSIFIED INCOME – FRANKLIN QUOTENTIAL

## How risky is it?

The value of your deposit can go down.

| Low | Low to moderate | Moderate | Moderate to high | High |
|-----|-----------------|----------|------------------|------|
|-----|-----------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking security of capital.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – DIVERSIFIED INCOME – FRANKLIN QUOTENTIAL

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.93%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.40%                                    | 0.75%                                                                                                                                                                                                                                                                                                  | 0.80%                        | 0.70%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.40%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – BALANCED INCOME – FRANKLIN QUOTENTIAL\***

Financial Information as at **December 31, 2024**

**\* This fund is not available for new deposits or Unit switches**

**Quick Facts**

**Inception Date:**

Fund: October 30, 2000  
Series 5: October 26, 2007

**Total Value (000's):**

Series 5: 103,836

**Net Asset Value per Unit:**

Series 5: 8.40

**Number of Units Outstanding (000's):**

Series 5: 12,367

**Management Expense Ratio (MER):**

Series 5: 2.96%

**Portfolio Manager:**

Franklin Templeton Investments Corp.

**Portfolio Turnover Rate**

**(of the Underlying Fund):**  
12.19%

**Minimum Deposit:**

\$500

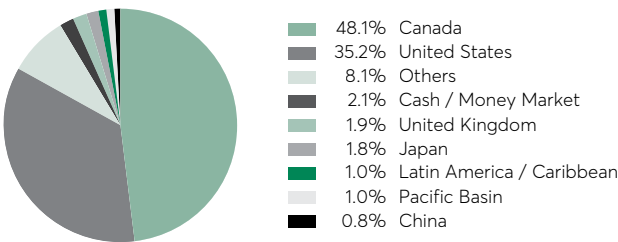
**What does this fund invest in?**

This fund invests in the Franklin Quotential Balanced Income Portfolio. The Underlying Fund invests in bond (60%) and equity (40%) funds.

| Top ten investments of the Underlying Fund                   |              |
|--------------------------------------------------------------|--------------|
| Franklin Canadian Core Plus Bond Fund                        | 24.7%        |
| Franklin Canadian Government Bond Fund                       | 13.7%        |
| Franklin Global Core Bond Fund                               | 9.0%         |
| Franklin U.S. Core Equity Fund                               | 6.8%         |
| Franklin FTSE U.S. Index ETF                                 | 4.7%         |
| Franklin Canadian Short Duration Bond Fund                   | 4.6%         |
| Franklin ClearBridge Canadian Equity Fund                    | 4.4%         |
| Franklin Canadian Core Equity Fund                           | 3.5%         |
| Franklin Brandywine Global Sustainable Income Optimiser Fund | 3.5%         |
| SPDR Portfolio S&P 500 Value ETF                             | 3.4%         |
| <b>TOTAL</b>                                                 | <b>78.3%</b> |

**TOTAL INVESTMENTS: 21**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

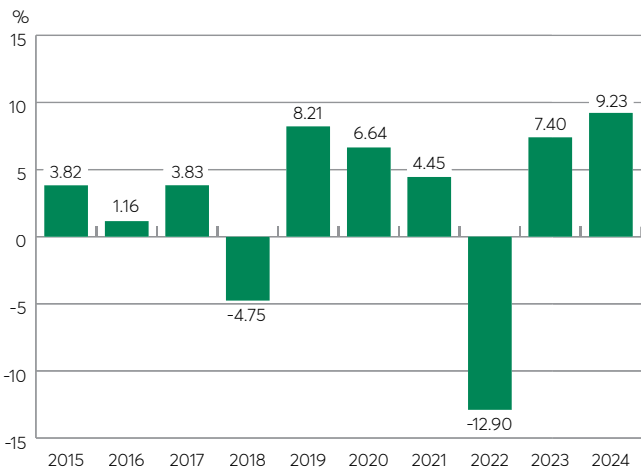
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,588. This works out to an average of 2.7% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 8 years and down in value 2 years of the 10.



# DFS GIF – BALANCED INCOME – FRANKLIN QUOTENTIAL

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking security and potential long-term capital growth.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – BALANCED INCOME – FRANKLIN QUOTENTIAL

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.96%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 0.80%                                                                                                                                                                                                                                                                                                  | 0.90%                        | 0.95%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.45%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – CANADIAN BALANCED – FIDELITY**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: December 1, 2008

Series 5: December 1, 2008

**Total Value (000's):**

Series 5: 524,665

**Net Asset Value per Unit:**

Series 5: 13.92

**Number of Units Outstanding  
(000's):**

Series 5: 37,702

**Management Expense Ratio (MER):**

Series 5: 2.96%

**Portfolio Manager:**

Fidelity Investments Canada ULC

**Portfolio Turnover Rate:**

4.80%

**Minimum Deposit:**

\$500

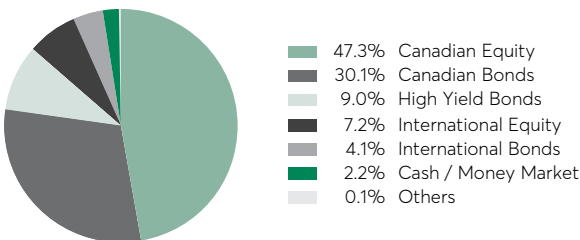
**What does this fund invest in?**

This fund invests in the Fidelity Canadian Balanced Fund. The Underlying Fund invests in Canadian bonds (40%), Canadian equities (50%), as well as high yield bonds (10%).

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| Royal Bank of Canada                       | 3.7%         |
| Constellation Software                     | 3.7%         |
| Shopify                                    | 3.2%         |
| Brookfield Asset Management                | 2.3%         |
| Manulife Financial Corporation             | 2.3%         |
| Fairfax Financial Holdings                 | 2.1%         |
| Waste Connections                          | 2.1%         |
| Canadian Natural Resources                 | 2.0%         |
| WSP Global                                 | 2.0%         |
| Dollarama                                  | 1.9%         |
| <b>TOTAL</b>                               | <b>25.3%</b> |

**TOTAL INVESTMENTS: 1,772**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

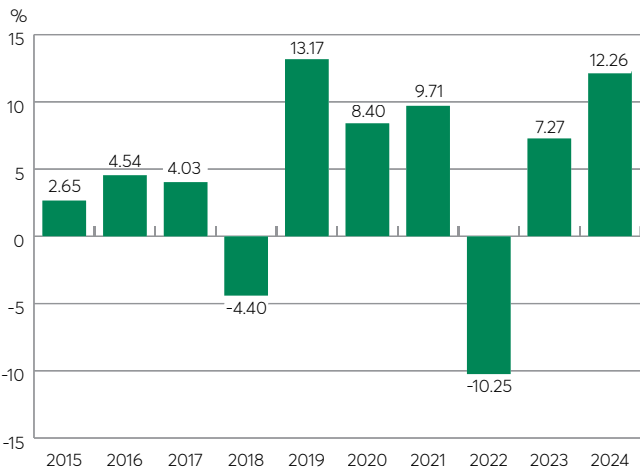
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on December 1, 2008 now has \$2,784. This works out to an average of 6.6% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 8 years and down in value 2 years of the 10.





# DFS GIF – CANADIAN BALANCED – FIDELITY

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth and who wants the convenience of a diversified portfolio in a single fund.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – CANADIAN BALANCED – FIDELITY

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.96%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 0.85%                                                                                                                                                                                                                                                                                                  | 1.00%                        | 0.95%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.45%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – U.S. MONTHLY INCOME – FIDELITY**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: October 16, 2015

Series 5: October 16, 2015

**Total Value (000's):**

Series 5: 2,285

**Net Asset Value per Unit:**

Series 5: 8.04

**Number of Units Outstanding  
(000's):**

Series 5: 284

**Management Expense Ratio (MER):**

Series 5: 2.95%

**Portfolio Manager:**

Fidelity Investments Canada ULC

**Portfolio Turnover Rate:**

10.24%

**Minimum Deposit:**

\$500

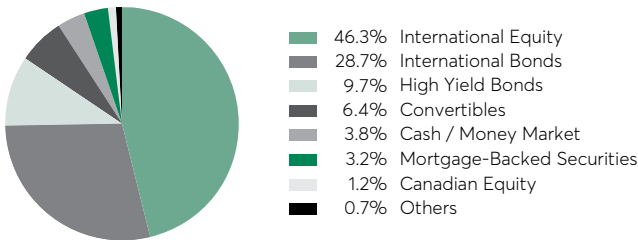
**What does this fund invest in?**

This fund invests in the Fidelity U.S. Monthly Income Fund. The Underlying Fund invests primarily in American equity securities (50%) and bonds (50%).

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| JPMorgan Chase & Co.                       | 1.4%         |
| iShares Comex Gold Trust ETF               | 1.3%         |
| Exxon Mobil                                | 1.2%         |
| U.S. Treasury Note, 4.000%, 2029-10-31     | 1.2%         |
| U.S. Treasury Note, 3.875%, 2033-08-15     | 1.0%         |
| U.S. Treasury Note, 2.750%, 2032-08-15     | 1.0%         |
| U.S. Treasury Note, 4.250%, 2031-06-30     | 1.0%         |
| Walmart                                    | 0.9%         |
| U.S. Treasury Note, 4.000%, 2030-07-31     | 0.9%         |
| UnitedHealth Group                         | 0.9%         |
| <b>TOTAL</b>                               | <b>10.8%</b> |

**TOTAL INVESTMENTS: 3,420**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

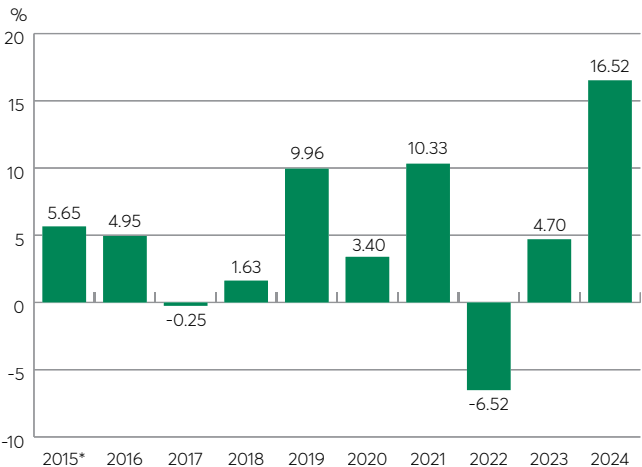
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 16, 2015 now has \$1,608. This works out to an average of 5.3% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since October 16, 2015, the fund went up in value 8 years and down in value 2 years of the 10.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – U.S. MONTHLY INCOME – FIDELITY

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

The fund may be right for a person seeking interest income with stability of capital.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – U.S. MONTHLY INCOME – FIDELITY

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.95%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.45%                                    |                              |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – GLOBAL BALANCED – DESJARDINS SUSTAINABLE**  
(formerly DFS GIF – Global Balanced – Desjardins SocieTerra)  
Financial Information as at December 31, 2024

Quick Facts

|                                                                                  |                                                                      |
|----------------------------------------------------------------------------------|----------------------------------------------------------------------|
| <b>Inception Date:</b><br>Fund: November 28, 2022<br>Series 5: November 28, 2022 | <b>Number of Units Outstanding (000's):</b><br>Series 5: 66          |
| <b>Total Value (000's):</b><br>Series 5: 373                                     | <b>Management Expense Ratio (MER):</b><br>Series 5: 3.02%            |
| <b>Net Asset Value per Unit:</b><br>Series 5: 5.66                               | <b>Portfolio Manager:</b><br>Desjardins Global Asset Management Inc. |

|                                                                    |
|--------------------------------------------------------------------|
| <b>Portfolio Turnover Rate (of the Underlying Fund):</b><br>18.30% |
| <b>Minimum Deposit:</b><br>\$500                                   |

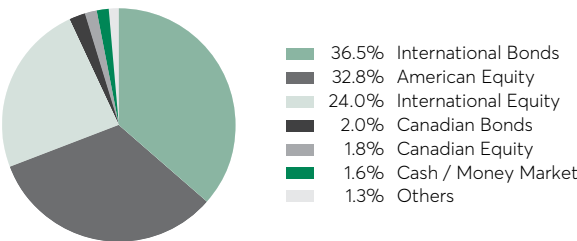
What does this fund invest in?

This fund invests in the Desjardins Sustainable Global Balanced Fund. The Underlying Fund invests in equity (55%) and bond (45%) funds. This fund follows a responsible approach to investing.

| Top ten investments of the Underlying Fund       |               |
|--------------------------------------------------|---------------|
| Desjardins Sustainable Environmental Bond Fund   | 43.0%         |
| Desjardins Sustainable Global Opportunities Fund | 30.2%         |
| Desjardins Sustainable Positive Change Fund      | 29.4%         |
| Cash and Cash Equivalents                        | -2.6%         |
| <b>TOTAL</b>                                     | <b>100.0%</b> |

TOTAL INVESTMENTS: 228

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

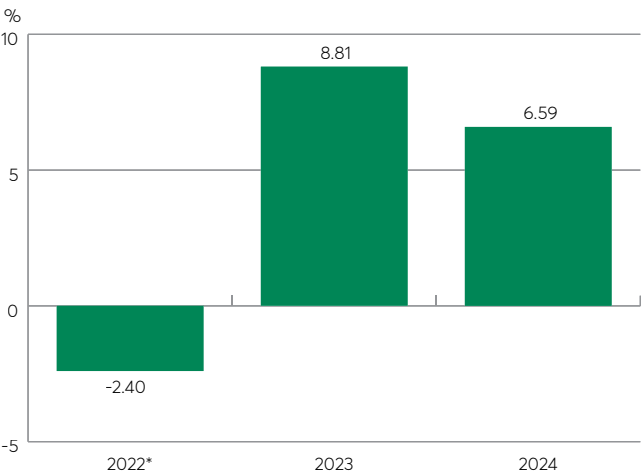
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 28, 2022 now has \$1,132. This works out to an average of 6.1% a year.

Year-by-year returns

This chart shows how the fund has performed in the past 3 years for a contract Owner who chose the guarantee 75/75. Since November 28, 2022, the fund went up in value 2 years and down in value 1 year of the 3.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – GLOBAL BALANCED – DESJARDINS SUSTAINABLE (formerly DFS GIF – Global Balanced – Desjardins SocieTerra)

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking a responsible approach to investing as well as long-term capital appreciation.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – GLOBAL BALANCED – DESJARDINS SUSTAINABLE (formerly DFS GIF – Global Balanced – Desjardins SocieTerra)

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 3.02%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 1.00%                                                                                                                                                                                                                                                                                                  | 1.00%                        | 1.10%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.50%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: November 17, 2003

Series 5: October 26, 2007

**Total Value (000's):**

Series 5: 115,839

**Net Asset Value per Unit:**

Series 5: 12.16

**Number of Units Outstanding**

**(000's):**

Series 5: 9,525

**Management Expense Ratio (MER):**

Series 5: 2.85%

**Portfolio Manager:**

Jarislowsky, Fraser Limited

**Portfolio Turnover Rate:**

7.52%

**Minimum Deposit:**

\$500

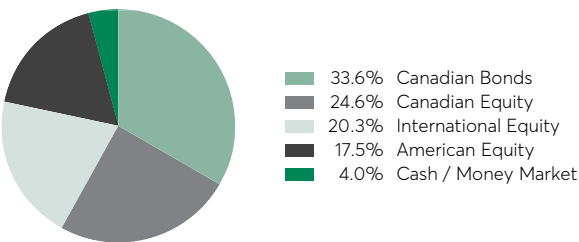
**What does this fund invest in?**

This fund invests in the Jarislowsky Fraser Global Balanced Fund. The Underlying Fund invests primarily in bonds (43.5%) and equities (56.5%) from around the world.

| Top ten investments of the Underlying Fund       |              |
|--------------------------------------------------|--------------|
| Jarislowsky Fraser International Pooled Fund     | 17.1%        |
| Jarislowsky Fraser U.S. Money Market Equity Fund | 3.7%         |
| Jarislowsky Fraser Emerging Market Equity Fund   | 3.2%         |
| Brookfield                                       | 1.7%         |
| Microsoft                                        | 1.5%         |
| Canadian National Railway Company                | 1.4%         |
| Amazon.com                                       | 1.3%         |
| Bank of Montreal                                 | 1.2%         |
| Scotiabank                                       | 1.1%         |
| CAE                                              | 1.1%         |
| <b>TOTAL</b>                                     | <b>33.3%</b> |

**TOTAL INVESTMENTS: 249**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

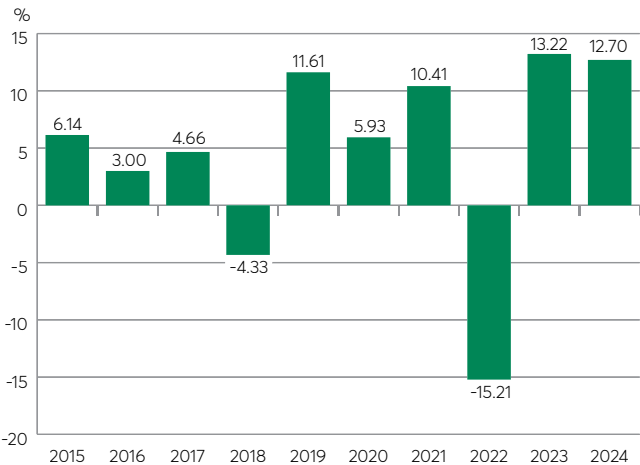
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$2,065. This works out to an average of 4.3% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 8 years and down in value 2 years of the 10.



# DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking interest income with stability of capital.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                          | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | If you withdraw within:<br><table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | If you withdraw within:<br><table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.85%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 0.80%                                                                                                                                                                                                                                                                                                  | 0.80%                        | 0.95%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.45%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – CANADIAN BALANCED – FIERA CAPITAL**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: November 20, 1995  
Series 5: October 26, 2007

**Total Value (000's):**

Series 5: 130,690

**Net Asset Value per Unit:**

Series 5: 18.84

**Number of Units Outstanding (000's):**

Series 5: 6,936

**Management Expense Ratio (MER):**

Series 5: 2.56%

**Portfolio Manager:**

Fiera Capital Corporation

**Portfolio Turnover Rate:**

37.33%

**Minimum Deposit:**

\$500

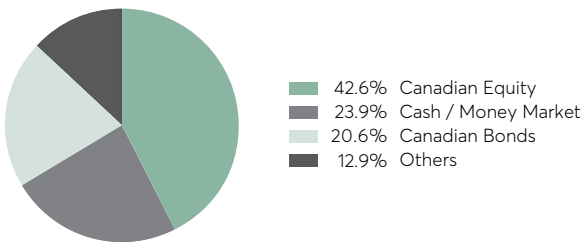
**What does this fund invest in?**

This fund invests primarily in Canadian bonds and treasury bills (40%), Canadian equities (40%), as well as world equities (20%).

| Top ten investments                                               |              |
|-------------------------------------------------------------------|--------------|
| Fiera Capital Global Equity Fund, Series A                        | 13.0%        |
| Canada Treasury Bills, 3.371%, 2025-01-30                         | 10.1%        |
| Canada Treasury Bills, 3.084%, 2025-02-27                         | 4.1%         |
| Fiera Capital Active Short Term Canadian Municipal Bond, Series A | 3.6%         |
| Constellation Software                                            | 2.4%         |
| Dollarama                                                         | 2.3%         |
| Metro                                                             | 2.3%         |
| New Brunswick Treasury Bills, 3.436%, 2025-02-20                  | 2.3%         |
| Alberta Province, notes, 3.147%, 2025-03-25                       | 2.3%         |
| Royal Bank of Canada                                              | 2.3%         |
| <b>TOTAL</b>                                                      | <b>44.7%</b> |

**TOTAL INVESTMENTS: 181**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

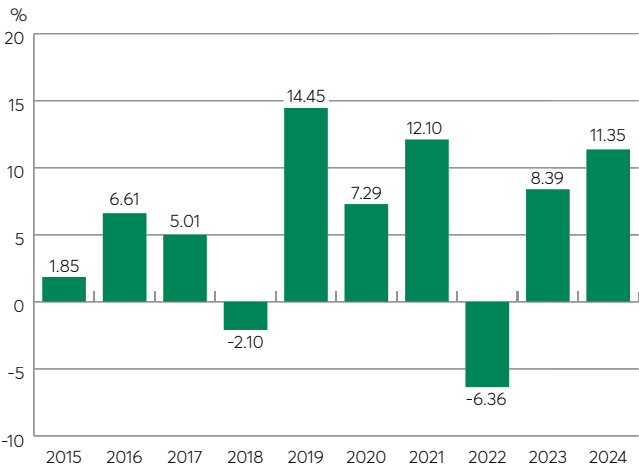
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$2,098. This works out to an average of 4.4% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 8 years and down in value 2 years of the 10.



# DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking conservative capital growth and interest income.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.56%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 0.85%                                                                                                                                                                                                                                                                                                  | 1.00%                        | 1.10%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.45%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – BALANCED GROWTH – FRANKLIN QUOTENTIAL\***

Financial Information as at **December 31, 2024**

**\* This fund is not available for new deposits or Unit switches**

**Quick Facts**

**Inception Date:**

Fund: December 11, 2006  
Series 5: October 26, 2007

**Total Value (000's):**

Series 5: 290,069

**Net Asset Value per Unit:**

Series 5: 8.98

**Number of Units Outstanding (000's):**

Series 5: 32,290

**Management Expense Ratio (MER):**

Series 5: 2.98%

**Portfolio Manager:**

Franklin Templeton Investments Corp.

**Portfolio Turnover Rate (of the Underlying Fund):**

14.16%

**Minimum Deposit:**

\$500

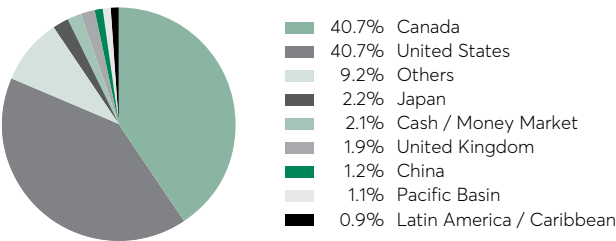
**What does this fund invest in?**

This fund invests in the Franklin Quotential Balanced Growth Portfolio. The Underlying Fund invests in bond (40%) and equity (60%) funds.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| Franklin Canadian Core Plus Bond Fund      | 16.0%        |
| Franklin U.S. Core Equity Fund             | 10.0%        |
| Franklin Canadian Government Bond Fund     | 8.9%         |
| Franklin FTSE U.S. Index ETF               | 6.9%         |
| Franklin ClearBridge Canadian Equity Fund  | 6.5%         |
| Franklin Global Core Bond Fund             | 5.8%         |
| Franklin Canadian Core Equity Fund         | 5.2%         |
| SPDR Portfolio S&P 500 Value ETF           | 5.0%         |
| Franklin FTSE Canada All Cap Index ETF     | 4.7%         |
| Franklin International Core Equity Fund    | 4.3%         |
| <b>TOTAL</b>                               | <b>73.3%</b> |

**TOTAL INVESTMENTS: 21**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

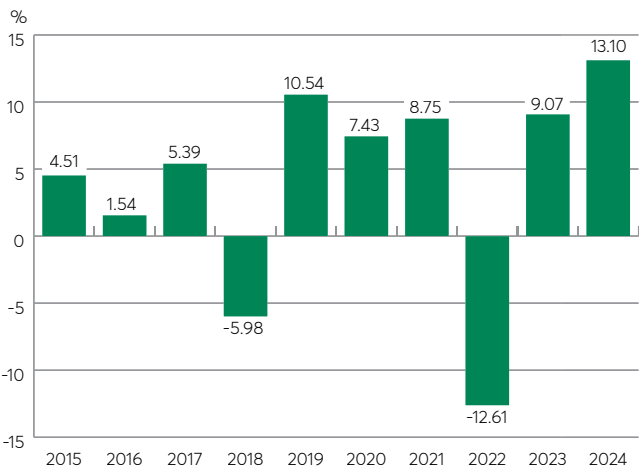
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,778. This works out to an average of 3.4% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 8 years and down in value 2 years of the 10.



# DFS GIF – BALANCED GROWTH – FRANKLIN QUOTENTIAL

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth and security.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.98%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 1.00%                                                                                                                                                                                                                                                                                                  | 1.00%                        | 1.10%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.50%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – CANADIAN ASSET ALLOCATION – CI**

Financial Information as at **December 31, 2024**

**Quick Facts**

|                                                                                    |                                                              |                                                                    |
|------------------------------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------------|
| <b>Inception Date:</b><br>Fund: September 24, 2012<br>Series 5: September 24, 2012 | <b>Number of Units Outstanding (000's):</b><br>Series 5: 302 | <b>Portfolio Turnover Rate (of the Underlying Fund):</b><br>26.99% |
| <b>Total Value (000's):</b><br>Series 5: 2,740                                     | <b>Management Expense Ratio (MER):</b><br>Series 5: 2.79%    | <b>Minimum Deposit:</b><br>\$500                                   |
| <b>Net Asset Value per Unit:</b><br>Series 5: 9.07                                 | <b>Portfolio Manager:</b><br>CI Investments Inc.             |                                                                    |

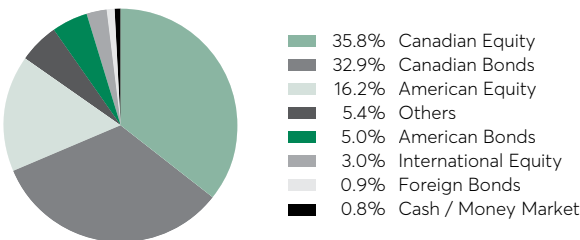
**What does this fund invest in?**

This fund invests in the CI Canadian Asset Allocation Corporate Class. The Underlying Fund invests in Canadian equity (60%) and fixed-income (40%) securities.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| CI Canadian Core Plus Bond Fund            | 33.2%        |
| CI Private Markets Growth Fund             | 4.5%         |
| CI Canadian Long-Term Bond Pool            | 3.7%         |
| CI Canadian Short-Term Bond Pool           | 3.2%         |
| Royal Bank of Canada                       | 2.5%         |
| Brookfield                                 | 2.4%         |
| Fairfax Financial Holdings                 | 2.2%         |
| Enbridge                                   | 2.1%         |
| Constellation Software                     | 1.9%         |
| Intact Financial Corporation               | 1.9%         |
| <b>TOTAL</b>                               | <b>57.6%</b> |

**TOTAL INVESTMENTS: 245**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

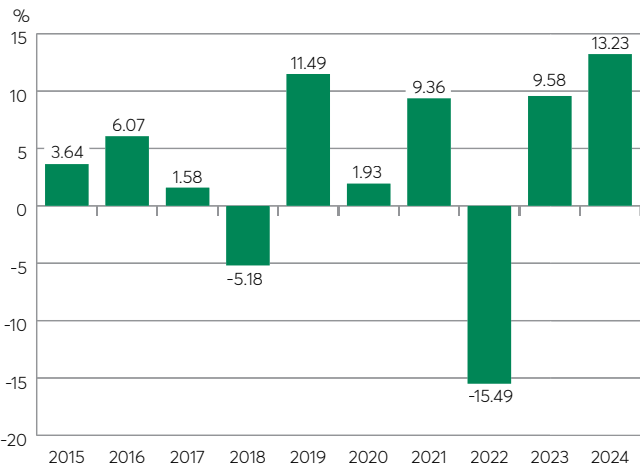
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 24, 2012 now has \$1,814. This works out to an average of 5.0% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 8 years and down in value 2 years of the 10.



# DFS GIF – CANADIAN ASSET ALLOCATION – CI

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking a balance of current income and capital appreciation.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – CANADIAN ASSET ALLOCATION – CI

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.79%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.50%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.65%                                    |                              |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 3)

DFS GIF – CANADIAN BALANCED – CI

Financial Information as at December 31, 2024

Quick Facts

Inception Date:  
Fund: May 3, 2010  
Series 5: May 3, 2010

Total Value (000's):  
Series 5: 63,932

Net Asset Value per Unit:  
Series 5: 10.27

Number of Units Outstanding  
(000's):  
Series 5: 6,222

Management Expense Ratio (MER):  
Series 5: 2.77%

Portfolio Manager:  
CI Investments Inc.

Portfolio Turnover Rate  
(of the Underlying Fund):  
31.31%

Minimum Deposit:  
\$500

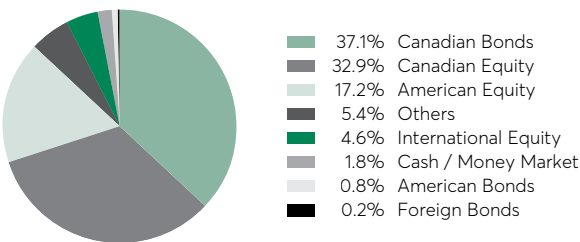
What does this fund invest in?

This fund invests in the CI Canadian Balanced Fund. The Underlying Fund invests in Canadian bonds (40%), Canadian equities (30%) and global equities (30%).

| Top ten investments of the Underlying Fund |       |
|--------------------------------------------|-------|
| CI Private Markets Growth Fund             | 3.1%  |
| Manulife Financial Corporation             | 2.7%  |
| CI Global Financial Sector ETF             | 2.1%  |
| Fairfax Financial Holdings                 | 2.0%  |
| Shopify                                    | 1.8%  |
| Enbridge                                   | 1.7%  |
| CI Private Markets Income Fund             | 1.7%  |
| Scotiabank                                 | 1.5%  |
| Canadian Natural Resources                 | 1.4%  |
| Canada Housing Trust, 4.250%, 2034-03-15   | 1.3%  |
| TOTAL                                      | 19.3% |

TOTAL INVESTMENTS: 460

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

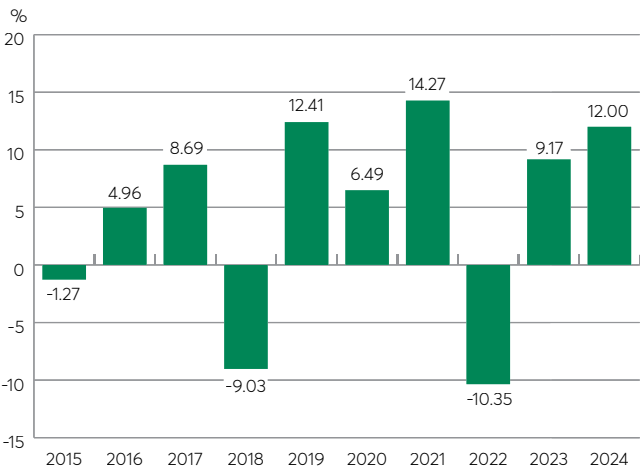
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on May 3, 2010 now has \$2,054. This works out to an average of 5.0% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 7 years and down in value 3 years of the 10.



# DFS GIF – CANADIAN BALANCED – CI

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking a balanced of current income and capital appreciation.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                            |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>You and your advisor decide on the rate.</li><li>The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                        | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                        | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – CANADIAN BALANCED – CI

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.77%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 0.85%                                                                                                                                                                                                                                                                                                  | 1.00%                        | 1.10%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.45%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – CANADIAN INCOME AND GROWTH – CI**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: September 24, 2012

Series 5: September 24, 2012

**Total Value (000's):**

Series 5: 47,383

**Net Asset Value per Unit:**

Series 5: 10.01

**Number of Units Outstanding (000's):**

Series 5: 4,736

**Management Expense Ratio (MER):**

Series 5: 2.88%

**Portfolio Manager:**

CI Investments Inc.

**Portfolio Turnover Rate (of the Underlying Fund):**

29.18%

**Minimum Deposit:**

\$500

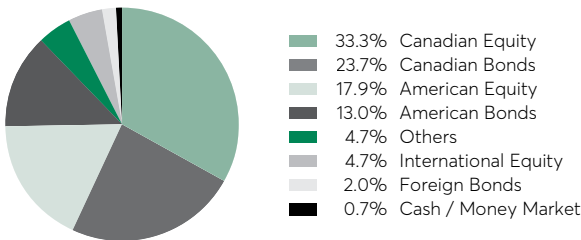
**What does this fund invest in?**

This fund invests in the CI Canadian Income and Growth Fund. The Underlying Fund invests in fixed-income (40%) and equity (60%) securities.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| CI Private Markets Growth Fund             | 3.5%         |
| Manulife Financial Corporation             | 2.7%         |
| Fairfax Financial Holdings                 | 2.0%         |
| CI Global Financial Sector ETF             | 2.0%         |
| Shopify                                    | 1.8%         |
| Enbridge                                   | 1.8%         |
| Scotiabank                                 | 1.5%         |
| Amazon.com                                 | 1.5%         |
| Canadian Natural Resources                 | 1.4%         |
| Wheaton Precious Metals Corporation        | 1.3%         |
| <b>TOTAL</b>                               | <b>19.5%</b> |

**TOTAL INVESTMENTS: 689**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

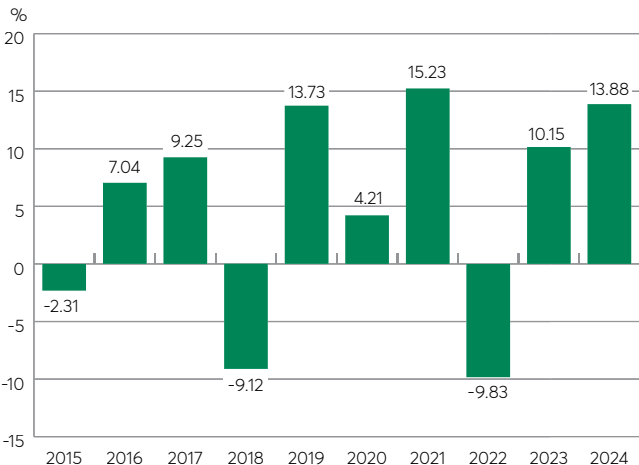
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 24, 2012 now has \$2,002. This works out to an average of 5.8% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 7 years and down in value 3 years of the 10.





# DFS GIF – CANADIAN INCOME AND GROWTH – CI

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking a balance of current income and capital appreciation.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                            |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>You and your advisor decide on the rate.</li><li>The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                        | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                        | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                         |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – CANADIAN INCOME AND GROWTH – CI

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.88%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 1.00%                                                                                                                                                                                                                                                                                                  | 1.00%                        | 1.10%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.50%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS**

Financial Information as at **December 31, 2024**

**Quick Facts**

|                                                                                  |                                                                      |                                                                    |
|----------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------|
| <b>Inception Date:</b><br>Fund: November 28, 2022<br>Series 5: November 28, 2022 | <b>Number of Units Outstanding (000's):</b><br>Series 5: 401         | <b>Portfolio Sub-Advisor:</b><br>Wellington Management Canada ULC  |
| <b>Total Value (000's):</b><br>Series 5: 2,643                                   | <b>Management Expense Ratio (MER):</b><br>Series 5: 3.00%            | <b>Portfolio Turnover Rate (of the Underlying Fund):</b><br>83.60% |
| <b>Net Asset Value per Unit:</b><br>Series 5: 6.60                               | <b>Portfolio Manager:</b><br>Desjardins Global Asset Management Inc. | <b>Minimum Deposit:</b><br>\$500                                   |

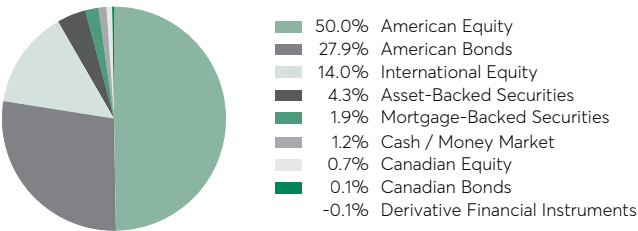
**What does this fund invest in?**

This fund invests in the Desjardins Global Balanced Growth Fund. The Underlying Fund invests in equity (60%) and fixed-income (40%) securities.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| U.S. Treasury Bonds, 4.250%, 2025-12-31    | 8.5%         |
| U.S. Treasury Bonds, 4.625%, 2031-04-30    | 4.3%         |
| NVIDIA                                     | 4.2%         |
| Technology Select Sector SPDR Fund         | 4.0%         |
| U.S. Treasury Bonds, 4.625%, 2029-04-30    | 3.5%         |
| Amazon.com                                 | 3.3%         |
| Apple                                      | 2.7%         |
| Microsoft                                  | 2.6%         |
| Alphabet                                   | 2.5%         |
| U.S. Treasury Bonds, 4.875%, 2026-05-31    | 2.3%         |
| <b>TOTAL</b>                               | <b>37.9%</b> |

**TOTAL INVESTMENTS: 178**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

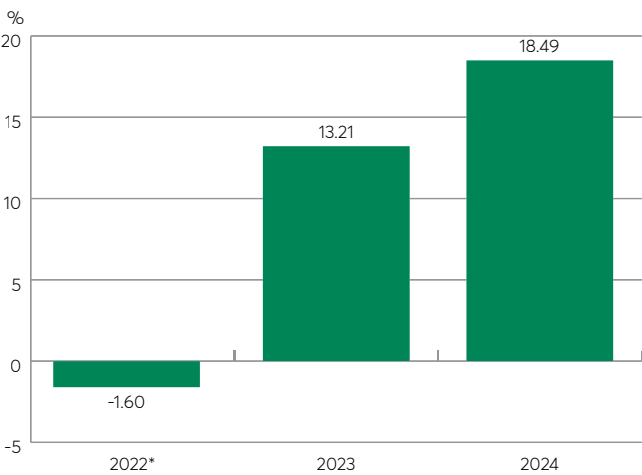
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 28, 2022 now has \$1,320. This works out to an average of 14.2% a year.

**Year-by-year returns**

This chart shows how the fund has performed in the past 3 years for a contract Owner who chose the guarantee 75/75. Since November 28, 2022, the fund went up in value 2 years and down in value 1 year of the 3.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking tactical asset allocation management.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 3.00%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 1.00%                                                                                                                                                                                                                                                                                                  | 1.00%                        | 1.10%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.50%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
DFS GIF – GROWTH AND INCOME – NEI\*

Financial Information as at December 31, 2024

\* This fund is not available for new deposits or Unit switches

Quick Facts

Inception Date:

Fund: December 11, 2006  
Series 5: October 26, 2007

Total Value (000's):

Series 5: 93,784

Net Asset Value per Unit:

Series 5: 8.35

Number of Units Outstanding  
(000's):

Series 5: 11,231

Management Expense Ratio (MER):

Series 5: 2.94%

Portfolio Manager:

Northwest & Ethical Investments L.P.

Portfolio Sub-Advisor:

Letko, Brosseau & Associates Inc.

Portfolio Turnover Rate  
(of the Underlying Fund):

33.98%

Minimum Deposit:

\$500

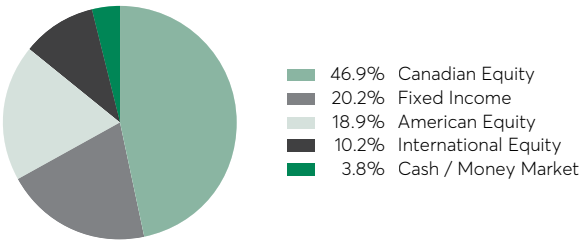
What does this fund invest in?

This fund invests in the NEI Growth and Income Fund. The Underlying Fund invests in bonds (25%) and equities (75%).

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| NEI Canadian Bond Fund, Series I           | 20.6%        |
| NEI Global Dividend RS Fund, Series I      | 10.3%        |
| NEI Global Equity RS Fund, Series I        | 10.2%        |
| NEI Global Growth Fund, Series I           | 9.9%         |
| Cash and Cash Equivalents                  | 2.9%         |
| Toronto-Dominion Bank                      | 1.9%         |
| Scotiabank                                 | 1.8%         |
| Canadian Tire Corporation                  | 1.8%         |
| Manulife Financial                         | 1.7%         |
| Royal Bank of Canada                       | 1.6%         |
| <b>TOTAL</b>                               | <b>62.7%</b> |

TOTAL INVESTMENTS: 65

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

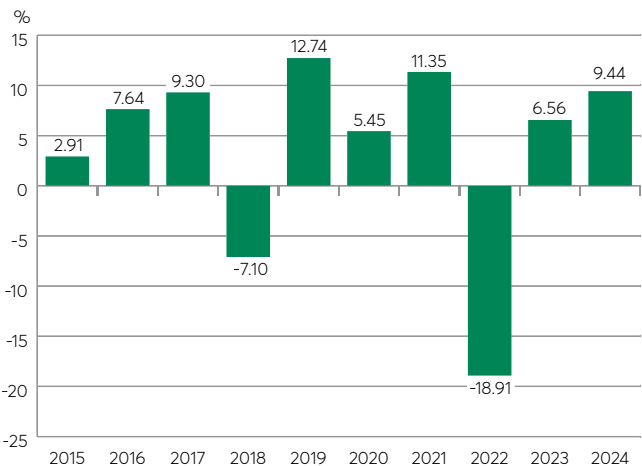
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,708. This works out to an average of 3.2% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 8 years and down in value 2 years of the 10.



# DFS GIF – GROWTH AND INCOME – NEI

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth and income.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – GROWTH AND INCOME – NEI

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.94%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 0.80%                                                                                                                                                                                                                                                                                                  | 1.00%                        | 1.10%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.45%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – GROWTH RS – NEI SELECT\***

Financial Information as at **December 31, 2024**

**\* This fund is not available for new deposits or Unit switches**

**Quick Facts**

**Inception Date:**

Fund: January 14, 2002  
Series 5: October 26, 2007

**Total Value (000's):**

Series 5: 70,655

**Net Asset Value per Unit:**

Series 5: 12.57

**Number of Units Outstanding (000's):**

Series 5: 5,623

**Management Expense Ratio (MER):**

Series 5: 2.96%

**Portfolio Manager:**

Northwest & Ethical Investments L.P.

**Portfolio Turnover Rate (of the Underlying Fund):**

12.95%

**Minimum Deposit:**

\$500

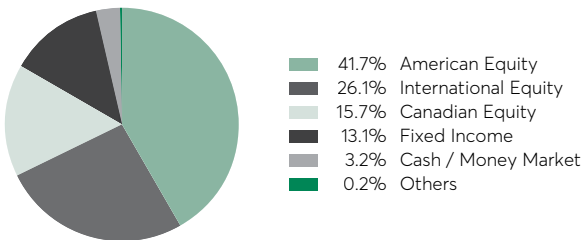
**What does this fund invest in?**

This fund invests in the NEI Select Growth RS Portfolio. The Underlying Fund invests in bond (15%) and equity (85%) funds. This fund follows a responsible approach to investing.

| Top ten investments of the Underlying Fund      |              |
|-------------------------------------------------|--------------|
| NEI U.S. Equity RS Fund, Series I               | 23.9%        |
| NEI International Equity RS Fund, Series I      | 11.5%        |
| NEI Global Equity RS Fund, Series I             | 11.3%        |
| NEI Canadian Equity RS Fund, Series I           | 7.9%         |
| NEI Global Value Fund, Series I                 | 6.2%         |
| NEI Global Growth Fund, Series I                | 6.1%         |
| NEI Global Total Return Bond Fund, Series I     | 5.6%         |
| NEI Canadian Small Cap Equity RS Fund, Series I | 4.8%         |
| NEI Clean Infrastructure Fund, Series I         | 3.8%         |
| NEI Canadian Bond Fund, Series I                | 3.7%         |
| <b>TOTAL</b>                                    | <b>84.8%</b> |

**TOTAL INVESTMENTS: 178**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

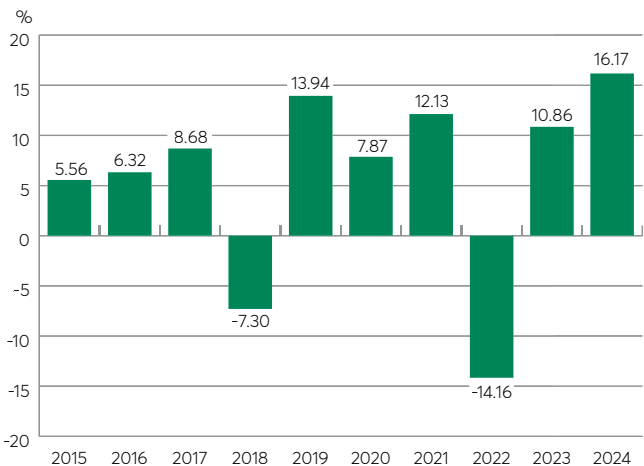
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,964. This works out to an average of 4.0% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 8 years and down in value 2 years of the 10.



# DFS GIF – GROWTH RS – NEI SELECT

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth and security.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – GROWTH RS – NEI SELECT

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.96%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.45%                                    | 1.00%                                                                                                                                                                                                                                                                                                  | 1.00%                        | 1.10%                                    |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.50%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – GROWTH – FRANKLIN QUOTENTIAL\***

Financial Information as at **December 31, 2024**

**\* This fund is not available for new deposits or Unit switches**

**Quick Facts**

**Inception Date:**

Fund: October 30, 2000  
Series 5: October 26, 2007

**Total Value (000's):**

Series 5: 28,933

**Net Asset Value per Unit:**

Series 5: 9.48

**Number of Units Outstanding (000's):**

Series 5: 3,053

**Management Expense Ratio (MER):**

Series 5: 3.21%

**Portfolio Manager:**

Franklin Templeton Investments Corp.

**Portfolio Turnover Rate (of the Underlying Fund):**

16.97%

**Minimum Deposit:**

\$500

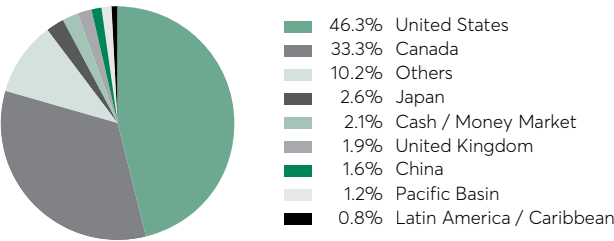
**What does this fund invest in?**

This fund invests in the Franklin Quotential Growth Portfolio. The Underlying Fund invests in bond (20%) and equity (80%) funds.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| Franklin U.S. Core Equity Fund             | 13.2%        |
| Franklin FTSE U.S. Index ETF               | 9.1%         |
| Franklin ClearBridge Canadian Equity Fund  | 8.6%         |
| Franklin Canadian Core Plus Bond Fund      | 7.2%         |
| Franklin Canadian Core Equity Fund         | 6.9%         |
| SPDR Portfolio S&P 500 Value ETF           | 6.6%         |
| Franklin FTSE Canada All Cap Index ETF     | 6.2%         |
| Franklin International Core Equity Fund    | 5.7%         |
| Franklin U.S. Rising Dividends Fund        | 5.3%         |
| Franklin U.S. Opportunities Fund           | 4.7%         |
| <b>TOTAL</b>                               | <b>73.5%</b> |

**TOTAL INVESTMENTS: 21**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

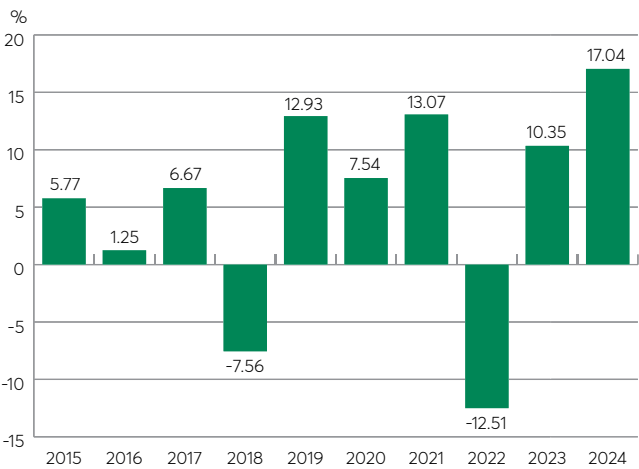
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,892. This works out to an average of 3.8% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 8 years and down in value 2 years of the 10.



# DFS GIF – GROWTH – FRANKLIN QUOTENTIAL

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – GROWTH – FRANKLIN QUOTENTIAL

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 3.21%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.50%                                    | 1.20%                                                                                                                                                                                                                                                                                                  | 1.10%                        | N/A                                      |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.70%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)

**DFS GIF – DIVIDEND BALANCED – DESJARDINS**

(formerly DFS GIF – Dividend Income – Desjardins)

Financial Information as at December 31, 2024

Quick Facts

|                                  |                                             |                                                          |
|----------------------------------|---------------------------------------------|----------------------------------------------------------|
| <b>Inception Date:</b>           | <b>Number of Units Outstanding (000's):</b> | <b>Portfolio Turnover Rate (of the Underlying Fund):</b> |
| Fund: September 23, 2019         | Series 5: 11,603                            | 89.20%                                                   |
| Series 5: September 23, 2019     |                                             |                                                          |
| <b>Total Value (000's):</b>      | <b>Management Expense Ratio (MER):</b>      | <b>Minimum Deposit:</b>                                  |
| Series 5: 76,418                 | Series 5: 2.65%                             | \$500                                                    |
| <b>Net Asset Value per Unit:</b> | <b>Portfolio Manager:</b>                   |                                                          |
| Series 5: 6.59                   | Desjardins Global Asset Management Inc.     |                                                          |

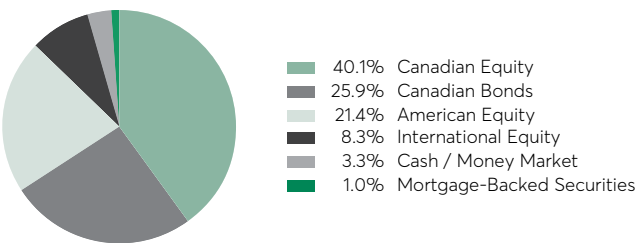
What does this fund invest in?

This fund invests in the Desjardins Dividend Balanced Fund. The Underlying Fund invests in income-producing securities which may include, but are not limited to, dividend paying equity securities, government and corporate bonds, income trusts and other securities primarily of Canadian issuers.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| Royal Bank of Canada                       | 4.1%         |
| Cash and Cash Equivalents                  | 3.3%         |
| Bank of Montreal                           | 2.3%         |
| Scotiabank                                 | 2.1%         |
| Enbridge                                   | 2.1%         |
| Canadian Pacific Kansas City               | 2.0%         |
| Brookfield Infrastructure Partners         | 1.9%         |
| Government of Canada, 3.250%, 2034-12-01   | 1.8%         |
| Canadian Natural Resources                 | 1.6%         |
| Government of Canada, 4.000%, 2026-05-01   | 1.6%         |
| <b>TOTAL</b>                               | <b>22.8%</b> |

TOTAL INVESTMENTS: 345

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

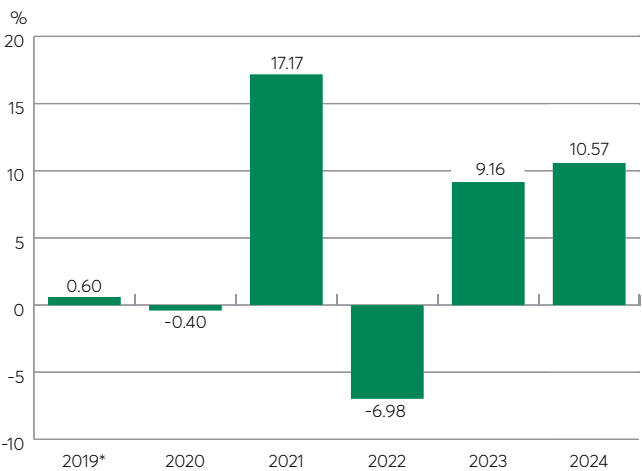
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 23, 2019 now has \$1,318. This works out to an average of 5.4% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose the guarantee 75/75. Since September 23, 2019, the fund went up in value 4 years and down in value 2 years of the 6.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – DIVIDEND BALANCED – DESJARDINS

(formerly DFS GIF – Dividend Income –Desjardins)

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking income from dividends and capital growth.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.



# DFS GIF – DIVIDEND BALANCED – DESJARDINS

## (formerly DFS GIF – Dividend Income –Desjardins)

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.65%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.50%                                    | 1.00%                                                                                                                                                                                                                                                                                                  | 1.00%                        | N/A                                      |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.65%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – CANADIAN DIVIDEND – NEI\***

Financial Information as at **December 31, 2024**

**\* This fund is not available for new deposits or Unit switches**

**Quick Facts**

**Inception Date:**

Fund: September 24, 2012  
Series 5: September 24, 2012

**Total Value (000's):**

Series 5: 9,072

**Net Asset Value per Unit:**

Series 5: 11.45

**Number of Units Outstanding (000's):**

Series 5: 793

**Management Expense Ratio (MER):**

Series 5: 3.05%

**Portfolio Manager:**

Northwest & Ethical Investments L. P.

**Portfolio Sub-Advisor:**

Lincluden Investment Management Limited

**Portfolio Turnover Rate (of the Underlying Fund):**

13.03%

**Minimum Deposit:**

\$500

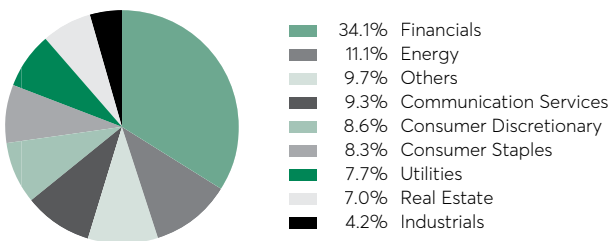
**What does this fund invest in?**

This fund invests in the NEI Canadian Dividend Fund. The Underlying Fund invests primarily in Canadian common stocks.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| Royal Bank of Canada                       | 5.5%         |
| Toronto-Dominion Bank                      | 5.1%         |
| Cash and Cash Equivalents                  | 5.0%         |
| TC Energy                                  | 4.1%         |
| Scotiabank                                 | 3.4%         |
| Manulife Financial                         | 3.3%         |
| Brookfield                                 | 3.2%         |
| BCE                                        | 3.2%         |
| Canadian National Railway Company          | 2.8%         |
| Intact Financial Corporation               | 2.8%         |
| <b>TOTAL</b>                               | <b>38.4%</b> |

**TOTAL INVESTMENTS: 64**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

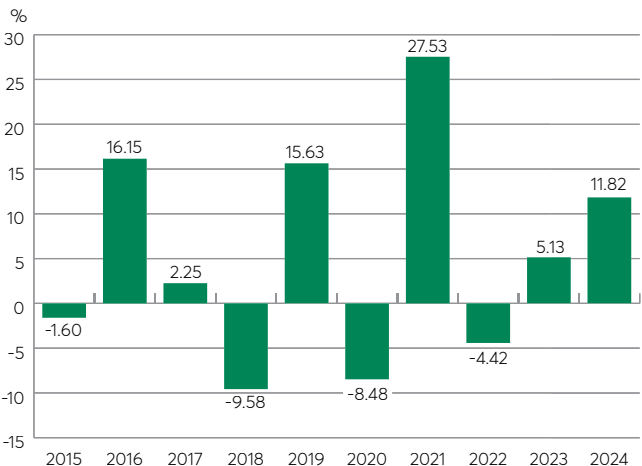
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 24, 2012 now has \$2,290. This works out to an average of 7.0% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 6 years and down in value 4 years of the 10.



# DFS GIF – CANADIAN DIVIDEND – NEI

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking a balance of current income and capital appreciation. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – CANADIAN DIVIDEND – NEI

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 3.05%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.50%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.65%                                    |                              |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – CANADIAN EQUITY – DESJARDINS**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: November 16, 2020

Series 5: November 16, 2020

**Total Value (000's):**

Series 5: 41

**Net Asset Value per Unit:**

Series 5: 7.10

**Number of Units Outstanding  
(000's):**

Series 5: 6

**Management Expense Ratio (MER):**

Series 5: 2.68%

**Portfolio Manager:**

Desjardins Global Asset  
Management Inc.

**Portfolio Turnover Rate  
(of the Underlying Fund):**

60.70%

**Minimum Deposit:**

\$500

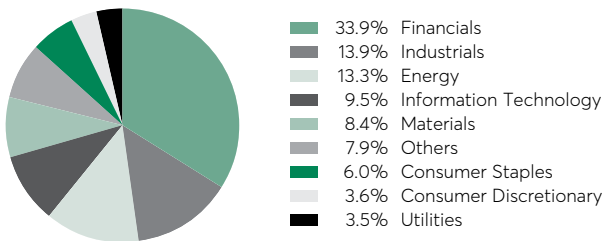
**What does this fund invest in?**

This fund invests in the Desjardins Canadian Equity Fund. The Underlying Fund invests primarily in equity securities of large-cap Canadian corporations.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| Royal Bank of Canada                       | 6.3%         |
| Cash and Cash Equivalents                  | 4.9%         |
| Toronto-Dominion Bank                      | 4.2%         |
| Brookfield                                 | 4.2%         |
| Bank of Montreal                           | 4.1%         |
| Canadian Pacific Kansas City               | 3.4%         |
| Constellation Software                     | 3.3%         |
| Shopify                                    | 3.1%         |
| Canadian Natural Resources                 | 3.1%         |
| Enbridge                                   | 3.0%         |
| <b>TOTAL</b>                               | <b>39.6%</b> |

**TOTAL INVESTMENTS: 69**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

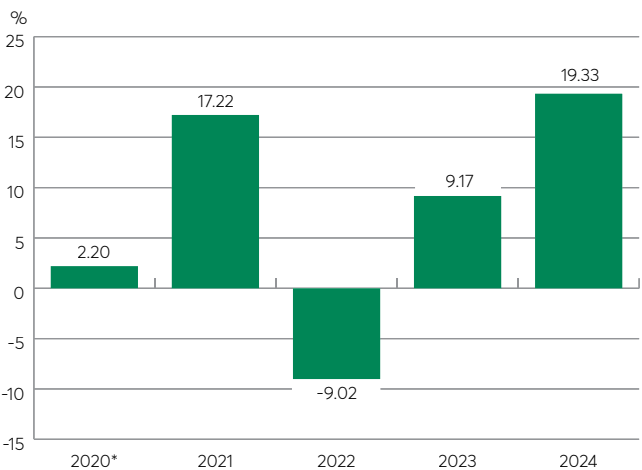
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 16, 2020 now has \$1,420. This works out to an average of 8.9% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contract Owner who chose the guarantee 75/75. Since November 16, 2020, the fund went up in value 4 years and down in value 1 year of the 5.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – CANADIAN EQUITY – DESJARDINS

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking for a long-term capital appreciation by investing in a Canadian equity core fund.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – CANADIAN EQUITY – DESJARDINS

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.68%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.50%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.70%                                    |                              |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: December 5, 2005

Series 5: October 26, 2007

**Total Value (000's):**

Series 5: 95,633

**Net Asset Value per Unit:**

Series 5: 12.73

**Number of Units Outstanding (000's):**

Series 5: 7,514

**Management Expense Ratio (MER):**

Series 5: 2.92%

**Portfolio Manager:**

Jarislowsky, Fraser Limited

**Portfolio Turnover Rate (of the Underlying Fund):**

23.78%

**Minimum Deposit:**

\$500

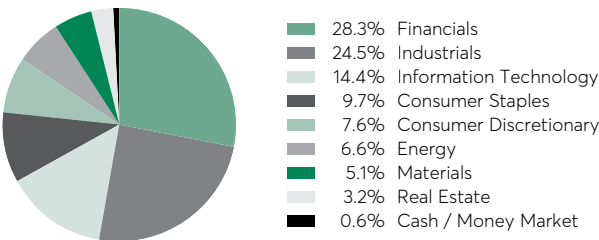
**What does this fund invest in?**

This fund invests in the Jarislowsky Fraser Canadian Equity Fund. The Underlying Fund invests primarily in equity from large Canadian companies.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| Brookfield                                 | 7.0%         |
| Canadian National Railway Company          | 6.0%         |
| Bank of Montreal                           | 4.8%         |
| Scotiabank                                 | 4.5%         |
| CAE                                        | 4.4%         |
| TC Energy                                  | 3.9%         |
| AtkinsRealis Group                         | 3.7%         |
| Intact Financial Corporation               | 3.4%         |
| Open Text Corporation                      | 3.3%         |
| WSP Global                                 | 3.3%         |
| <b>TOTAL</b>                               | <b>44.3%</b> |

**TOTAL INVESTMENTS: 36**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

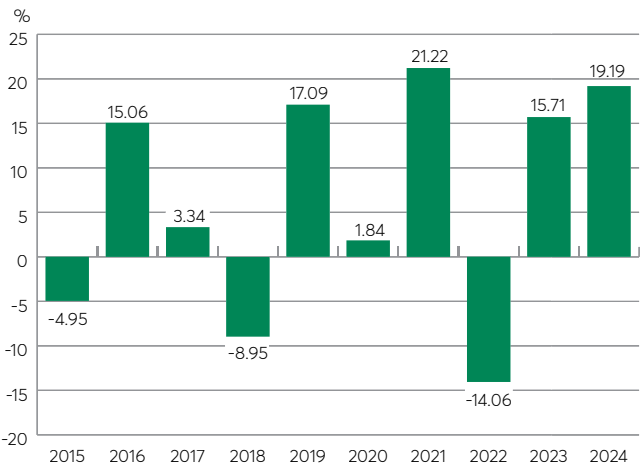
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$2,161. This works out to an average of 4.6% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 7 years and down in value 3 years of the 10.





# DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking interest income with stability of capital.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.92%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.50%                                    | 1.20%                                                                                                                                                                                                                                                                                                  | 1.10%                        | N/A                                      |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.70%                                    |                                                                                                                                                                                                                                                                                                        |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: December 1, 2008

Series 5: December 1, 2008

**Total Value (000's):**

Series 5: 15,187

**Net Asset Value per Unit:**

Series 5: 19.31

**Number of Units Outstanding (000's):**

Series 5: 787

**Management Expense Ratio (MER):**

Series 5: 3.20%

**Portfolio Manager:**

Fidelity Investments Canada ULC

**Portfolio Turnover Rate:**

11.87%

**Minimum Deposit:**

\$500

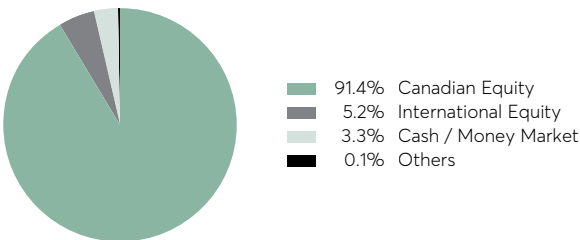
**What does this fund invest in?**

This fund invests in the Fidelity True North® Fund. The Underlying Fund invests primarily in equity from small, medium and large Canadian companies.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| Royal Bank of Canada                       | 5.5%         |
| Toronto-Dominion Bank                      | 4.4%         |
| Alimentation Couche-Tard                   | 3.8%         |
| Fairfax Financial Holdings                 | 3.8%         |
| Shopify                                    | 3.5%         |
| Agnico Eagle Mines                         | 3.4%         |
| Constellation Software                     | 3.3%         |
| Canadian Natural Resources                 | 3.2%         |
| Intact Financial Corporation               | 3.2%         |
| AtkinsRealis Group                         | 3.1%         |
| <b>TOTAL</b>                               | <b>37.2%</b> |

**TOTAL INVESTMENTS: 123**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

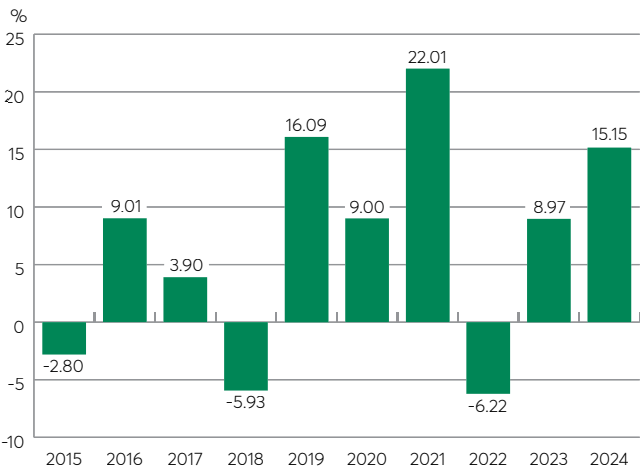
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on December 1, 2008 now has \$3,862. This works out to an average of 8.8% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 7 years and down in value 3 years of the 10.



® Fidelity True North is a registered trademark of FMR Corp.

# DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth with moderate risk.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 3.20%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.55%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.85%                                    |                              |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – CANADIAN EQUITY – FRANKLIN CLEARBRIDGE\***  
(formerly DFS GIF – Canadian Equity – Franklin Bissett)  
Financial Information as at December 31, 2024

\* This fund is not available for new deposits or Unit switches

Quick Facts

|                                                                              |                                                                   |                                                                    |
|------------------------------------------------------------------------------|-------------------------------------------------------------------|--------------------------------------------------------------------|
| <b>Inception Date:</b><br>Fund: April 17, 2000<br>Series 5: October 26, 2007 | <b>Number of Units Outstanding (000's):</b><br>Series 5: 359      | <b>Portfolio Turnover Rate (of the Underlying Fund):</b><br>24.65% |
| <b>Total Value (000's):</b><br>Series 5: 7,609                               | <b>Management Expense Ratio (MER):</b><br>Series 5: 2.98%         | <b>Minimum Deposit:</b><br>\$500                                   |
| <b>Net Asset Value per Unit:</b><br>Series 5: 21.22                          | <b>Portfolio Manager:</b><br>Franklin Templeton Investments Corp. |                                                                    |

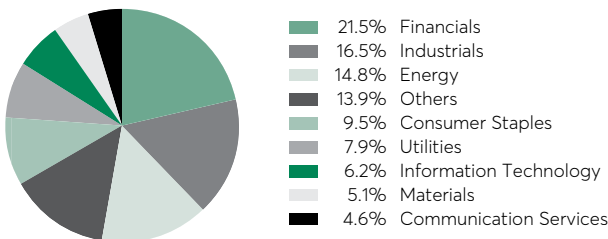
What does this fund invest in?

This fund invests in the Franklin ClearBridge Canadian Equity Fund. The Underlying Fund invests primarily in equity from medium and large Canadian companies.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| Royal Bank of Canada                       | 5.3%         |
| Toronto-Dominion Bank                      | 5.1%         |
| Brookfield                                 | 4.2%         |
| Bank of Montreal                           | 4.1%         |
| Canadian Pacific Kansas City               | 3.8%         |
| Canadian National Railway Company          | 3.8%         |
| Alimentation Couche-Tard                   | 3.6%         |
| Fortis                                     | 3.5%         |
| Franco-Nevada Corporation                  | 2.7%         |
| Metro                                      | 2.6%         |
| <b>TOTAL</b>                               | <b>38.7%</b> |

TOTAL INVESTMENTS: 53

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

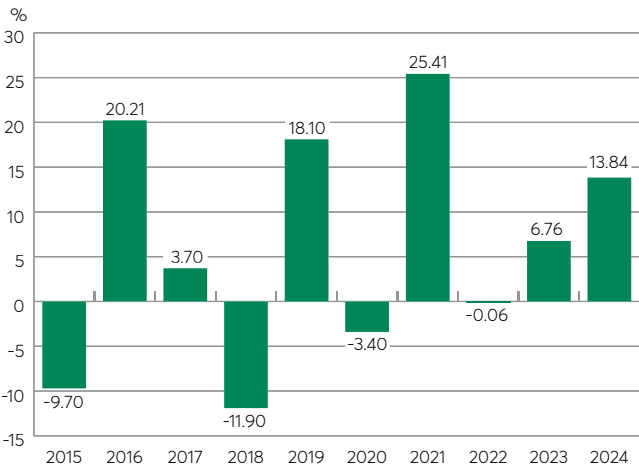
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$2,428. This works out to an average of 5.3% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 6 years and down in value 4 years of the 10.



# DFS GIF – CANADIAN EQUITY – FRANKLIN CLEARBRIDGE (formerly DFS GIF – Canadian Equity – Franklin Bissett)

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – CANADIAN EQUITY – FRANKLIN CLEARBRIDGE (formerly DFS GIF – Canadian Equity – Franklin Bissett)

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.98%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.55%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.85%                                    |                              |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – CANADIAN SMALL CAP EQUITY – NEI\***

Financial Information as at **December 31, 2024**

**\* This fund is not available for new deposits or Unit switches**

**Quick Facts**

|                                                                                 |                                                                   |                                                                       |
|---------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------|
| <b>Inception Date:</b><br>Fund: December 11, 2006<br>Series 5: October 26, 2007 | <b>Number of Units Outstanding (000's):</b><br>Series 5: 509      | <b>Portfolio Sub-Advisor:</b><br>Hillsdale Investment Management Inc. |
| <b>Total Value (000's):</b><br>Series 5: 4,385                                  | <b>Management Expense Ratio (MER):</b><br>Series 5: 3.28%         | <b>Portfolio Turnover Rate (of the Underlying Fund):</b><br>158.87%   |
| <b>Net Asset Value per Unit:</b><br>Series 5: 8.62                              | <b>Portfolio Manager:</b><br>Northwest & Ethical Investments L.P. | <b>Minimum Deposit:</b><br>\$500                                      |

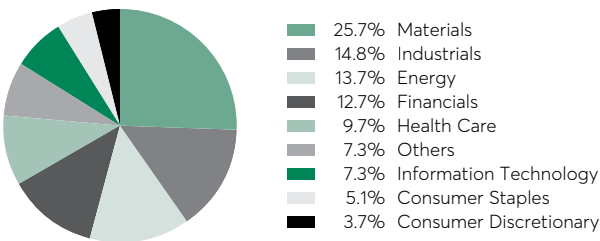
**What does this fund invest in?**

This fund invests in the NEI Canadian Small Cap Equity Fund. The Underlying Fund invests primarily in equity from small Canadian companies.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| CES Energy Solutions                       | 4.9%         |
| Propel Holdings                            | 3.4%         |
| MDA Space                                  | 3.4%         |
| Enerflex                                   | 3.4%         |
| Methanex                                   | 3.3%         |
| CI Financial                               | 3.1%         |
| Torex Gold Resources                       | 3.1%         |
| OceanaGold                                 | 3.0%         |
| Dundee Precious Metals                     | 3.0%         |
| Docebo                                     | 2.9%         |
| <b>TOTAL</b>                               | <b>33.5%</b> |

**TOTAL INVESTMENTS: 81**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

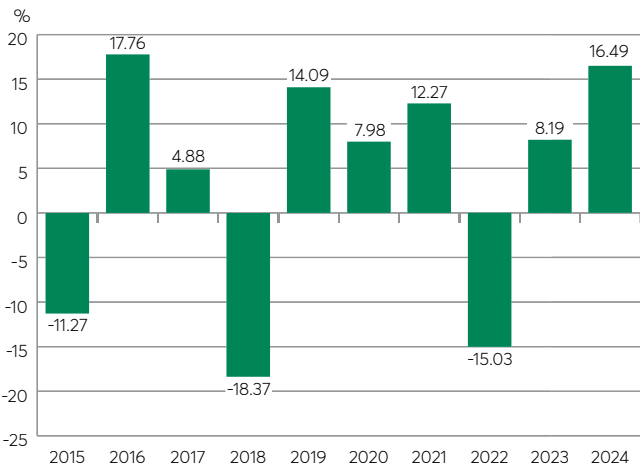
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,420. This works out to an average of 2.1% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 7 years and down in value 3 years of the 10.



# DFS GIF – CANADIAN SMALL CAP EQUITY – NEI

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth but can tolerate high variations in value.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – CANADIAN SMALL CAP EQUITY – NEI

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 3.28%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.60%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.90%                                    |                              |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – CANADIAN SMALL CAP – FRANKLIN CLEARBRIDGE\***  
(formerly DFS GIF – Small Cap – Franklin Bissett)  
Financial Information as at December 31, 2024

\* This fund is not available for new deposits or Unit switches

Quick Facts

Inception Date:

Fund: April 17, 2000  
Series 5: October 26, 2007

Total Value (000's):

Series 5: 2,874

Net Asset Value per Unit:

Series 5: 19.53

Number of Units Outstanding  
(000's):

Series 5: 147

Management Expense Ratio (MER):

Series 5: 3.16%

Portfolio Manager:

Franklin Templeton Investments Corp.

Portfolio Turnover Rate  
(of the Underlying Fund):

28.48%

Minimum Deposit:

\$500

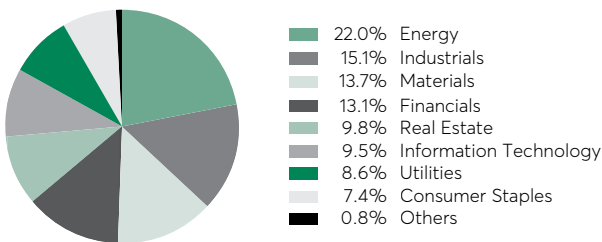
What does this fund invest in?

This fund invests in the Franklin ClearBridge Canadian Small Cap Fund. The Underlying Fund invests primarily in equity from small and medium Canadian companies.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| Atco                                       | 3.8%         |
| Canadian Western Bank                      | 3.7%         |
| EQB                                        | 3.5%         |
| Kelt Exploration                           | 3.5%         |
| Headwater Exploration                      | 3.4%         |
| AltaGas                                    | 3.3%         |
| Propel Holdings                            | 3.3%         |
| Descartes Systems Group                    | 3.2%         |
| Winpak                                     | 3.1%         |
| Parex Resources                            | 2.9%         |
| <b>TOTAL</b>                               | <b>33.7%</b> |

TOTAL INVESTMENTS: 45

Investment Allocation as at December 31, 2024



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

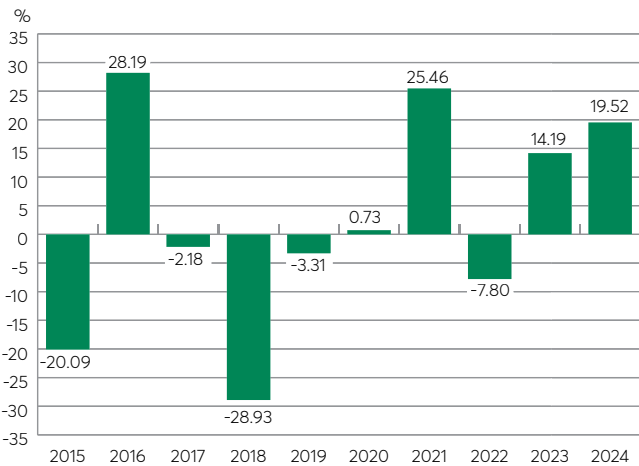
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,569. This works out to an average of 2.7% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 5 years and down in value 5 years of the 10.



# DFS GIF – CANADIAN SMALL CAP – FRANKLIN CLEARBRIDGE (formerly DFS GIF – Small Cap – Franklin Bissett)

## How risky is it?

The value of your deposit can go down.

|     |                 |          |                         |      |
|-----|-----------------|----------|-------------------------|------|
| Low | Low to moderate | Moderate | <b>Moderate to high</b> | High |
|-----|-----------------|----------|-------------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth but can tolerate high variations in value.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – CANADIAN SMALL CAP – FRANKLIN CLEARBRIDGE (formerly DFS GIF – Small Cap – Franklin Bissett)

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 3.16%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.60%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.90%                                    |                              |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – AMERICAN EQUITY – MFS**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: April 17, 2000  
Series 5: October 26, 2007

**Total Value (000's):**

Series 5: 15,488

**Net Asset Value per Unit:**

Series 5: 17.41

**Number of Units Outstanding (000's):**

Series 5: 890

**Management Expense Ratio (MER):**

Series 5: 2.93%

**Portfolio Manager:**

MFS Investment Management  
Canada Limited

**Portfolio Turnover Rate (of the Underlying Fund):**

25.00%

**Minimum Deposit:**

\$500

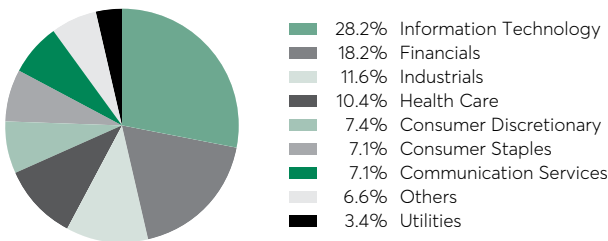
**What does this fund invest in?**

This fund invests in the MFS U.S. Equity Core Fund. The Underlying Fund invests primarily in equity from large American companies.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| Microsoft                                  | 8.2%         |
| Alphabet                                   | 5.6%         |
| NVIDIA                                     | 5.5%         |
| Amazon.com                                 | 5.3%         |
| Apple                                      | 4.5%         |
| JPMorgan Chase & Co.                       | 2.8%         |
| Visa                                       | 2.7%         |
| Salesforce                                 | 2.6%         |
| Fiserv                                     | 2.2%         |
| ConocoPhillips Company                     | 2.0%         |
| <b>TOTAL</b>                               | <b>41.4%</b> |

**TOTAL INVESTMENTS: 64**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

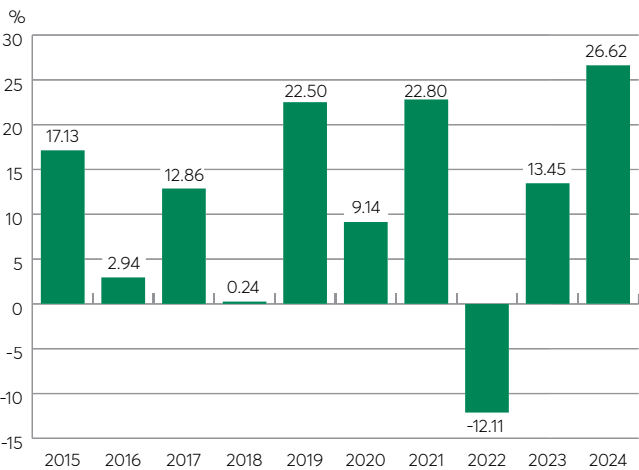
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$4,068. This works out to an average of 8.5% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 9 years and down in value 1 year of the 10.



# DFS GIF – AMERICAN EQUITY – MFS

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.



## DFS GIF – AMERICAN EQUITY – MFS

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.93%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.60%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.90%                                    |                              |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS**

Financial Information as at **December 31, 2024**

**Quick Facts**

|                                                                                 |                                                                      |                                                                    |
|---------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------|
| <b>Inception Date:</b><br>Fund: November 20, 1995<br>Series 5: October 26, 2007 | <b>Number of Units Outstanding (000's):</b><br>Series 5: 417         | <b>Portfolio Sub-Advisor:</b><br>Wellington Management Canada ULC  |
| <b>Total Value (000's):</b><br>Series 5: 6,752                                  | <b>Management Expense Ratio (MER):</b><br>Series 5: 3.06%            | <b>Portfolio Turnover Rate (of the Underlying Fund):</b><br>33.70% |
| <b>Net Asset Value per Unit:</b><br>Series 5: 16.19                             | <b>Portfolio Manager:</b><br>Desjardins Global Asset Management Inc. | <b>Minimum Deposit:</b><br>\$500                                   |

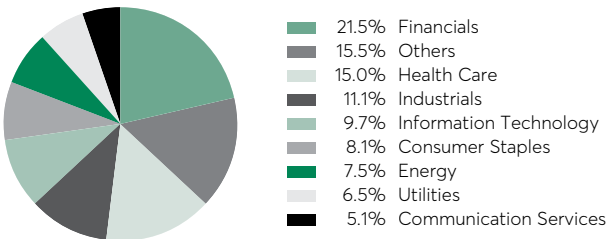
**What does this fund invest in?**

This fund invests in the Desjardins American Equity Value Fund. The Underlying Fund invests primarily in equity from medium and large American companies.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| JPMorgan Chase & Co.                       | 4.4%         |
| Cash and Cash Equivalents                  | 3.4%         |
| UnitedHealth Group                         | 3.3%         |
| Wells Fargo & Company                      | 3.0%         |
| Bank of America                            | 2.6%         |
| American Express                           | 2.3%         |
| Gilead Sciences                            | 2.2%         |
| Unilever, ADR                              | 2.1%         |
| Honeywell International                    | 2.1%         |
| Lockheed Martin                            | 2.0%         |
| <b>TOTAL</b>                               | <b>27.4%</b> |

**TOTAL INVESTMENTS: 67**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

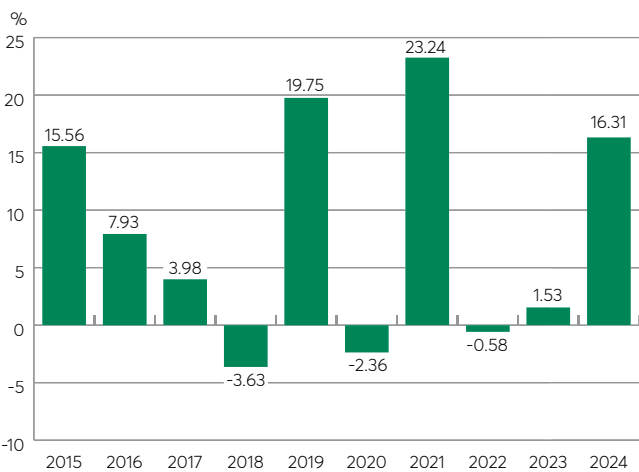
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$2,940. This works out to an average of 6.5% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 7 years and down in value 3 years of the 10.



# DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 3.06%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.55%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.85%                                    |                              |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – GLOBAL DIVIDEND – DESJARDINS**

Financial Information as at **December 31, 2024**

**Quick Facts**

|                                                                                    |                                                                      |                                                                       |
|------------------------------------------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------------------|
| <b>Inception Date:</b><br>Fund: September 24, 2012<br>Series 5: September 24, 2012 | <b>Number of Units Outstanding (000's):</b><br>Series 5: 524         | <b>Portfolio Sub-Advisor:</b><br>Mondrian Investment Partners Limited |
| <b>Total Value (000's):</b><br>Series 5: 6,814                                     | <b>Management Expense Ratio (MER):</b><br>Series 5: 2.75%            | <b>Portfolio Turnover Rate (of the Underlying Fund):</b><br>47.30%    |
| <b>Net Asset Value per Unit:</b><br>Series 5: 13.01                                | <b>Portfolio Manager:</b><br>Desjardins Global Asset Management Inc. | <b>Minimum Deposit:</b><br>\$500                                      |

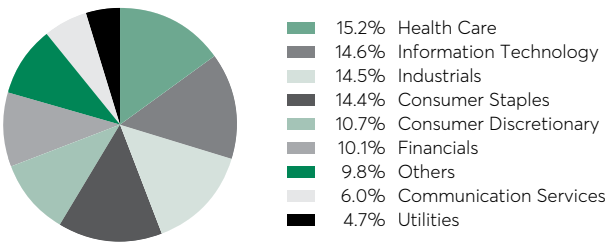
**What does this fund invest in?**

This fund invests in the Desjardins Global Dividend Fund. The Underlying Fund invests in equity securities worldwide.

| Top ten investments of the Underlying Fund |              |
|--------------------------------------------|--------------|
| Meta Platforms                             | 3.2%         |
| Sony Group                                 | 3.2%         |
| Charles Schwab                             | 3.1%         |
| Lloyds Banking Group                       | 3.0%         |
| Wells Fargo & Company                      | 3.0%         |
| Texas Instruments                          | 2.9%         |
| Autoliv                                    | 2.9%         |
| Enel                                       | 2.8%         |
| Harris                                     | 2.8%         |
| ProLogis                                   | 2.8%         |
| <b>TOTAL</b>                               | <b>29.7%</b> |

**TOTAL INVESTMENTS: 48**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

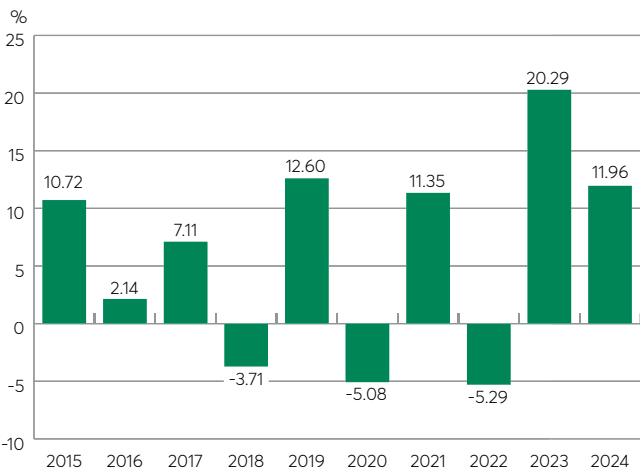
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 24, 2012 now has \$2,602. This works out to an average of 8.1% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 7 years and down in value 3 years of the 10.



# DFS GIF – GLOBAL DIVIDEND – DESJARDINS

## How risky is it?

The value of your deposit can go down.

|     |                        |          |                  |      |
|-----|------------------------|----------|------------------|------|
| Low | <b>Low to moderate</b> | Moderate | Moderate to high | High |
|-----|------------------------|----------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking a balance of current income and capital appreciation. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – GLOBAL DIVIDEND – DESJARDINS

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.75%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.50%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.65%                                    |                              |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5) DFS GIF – GLOBAL EQUITY – DESJARDINS

Financial Information as at **December 31, 2024**

## Quick Facts

### Inception Date:

Fund: September 23, 2019  
Series 5: September 23, 2019

### Total Value (000's):

Series 5: 279

### Net Asset Value per Unit:

Series 5: 7.63

### Number of Units Outstanding (000's):

Series 5: 37

### Management Expense Ratio (MER):

Series 5: 2.85%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Sub-Advisor:

Lazard Asset Management LLC

### Portfolio Turnover Rate (of the Underlying Fund):

158.00%

### Minimum Deposit:

\$500

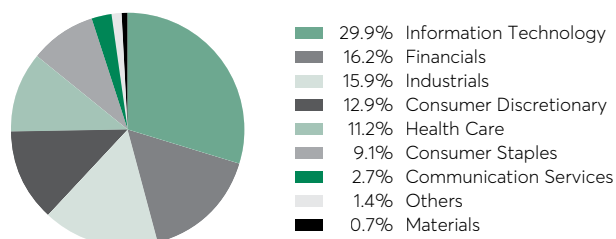
## What does this fund invest in?

This fund invests in the Desjardins Global Equity Fund. The Underlying Fund invests primarily in equity and equity-related securities of companies located throughout the world, including emerging markets.

| Top ten investments of the Underlying Fund      |              |
|-------------------------------------------------|--------------|
| Apple                                           | 4.8%         |
| Microsoft                                       | 4.7%         |
| Amazon.com                                      | 4.5%         |
| Taiwan Semiconductor Manufacturing Company, ADR | 3.0%         |
| Accenture                                       | 2.8%         |
| Salesforce                                      | 2.6%         |
| Visa                                            | 2.4%         |
| Aon                                             | 2.1%         |
| Wolters Kluwer                                  | 2.0%         |
| RELX                                            | 2.0%         |
| <b>TOTAL</b>                                    | <b>30.9%</b> |

**TOTAL INVESTMENTS: 68**

### Investment Allocation as at December 31, 2024



## How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

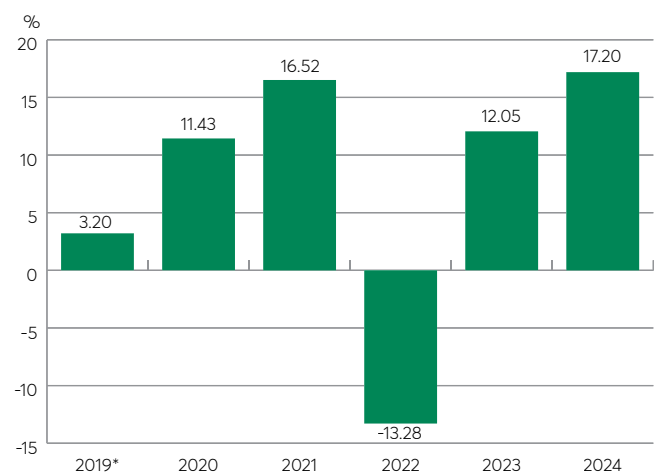
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 23, 2019 now has \$1,526. This works out to an average of 8.3% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose the guarantee 75/75. Since September 23, 2019, the fund went up in value 5 years and down in value 1 year of the 6.



\* Return is for a partial year from date first offered for sale for Series 5.



# DFS GIF – GLOBAL EQUITY – DESJARDINS

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – GLOBAL EQUITY – DESJARDINS

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.85%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.55%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.75%                                    |                              |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – GLOBAL EQUITY – MFS**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: October 29, 2007

Series 5: October 29, 2007

**Total Value (000's):**

Series 5: 47,289

**Net Asset Value per Unit:**

Series 5: 9.73

**Number of Units Outstanding (000's):**

Series 5: 4,862

**Management Expense Ratio (MER):**

Series 5: 2.89%

**Portfolio Manager:**

MFS Investment Management  
Canada Limited

**Portfolio Turnover Rate (of the Underlying Fund):**

23.00%

**Minimum Deposit:**

\$500

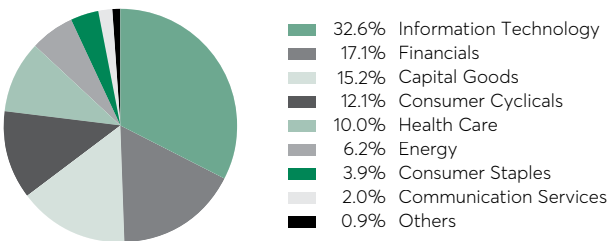
**What does this fund invest in?**

This fund invests in the MFS Global Research Fund. The Underlying Fund invests primarily in equity from American, European and Asian companies.

| Top ten investments of the Underlying Fund      |              |
|-------------------------------------------------|--------------|
| Microsoft                                       | 4.9%         |
| Amazon.com                                      | 3.7%         |
| NVIDIA                                          | 3.6%         |
| Alphabet                                        | 3.5%         |
| Visa                                            | 2.6%         |
| Meta Platforms                                  | 2.5%         |
| Apple                                           | 1.6%         |
| Salesforce                                      | 1.5%         |
| PNC Financial Services                          | 1.3%         |
| Taiwan Semiconductor Manufacturing Company, ADR | 1.3%         |
| <b>TOTAL</b>                                    | <b>26.5%</b> |

**TOTAL INVESTMENTS: 76**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

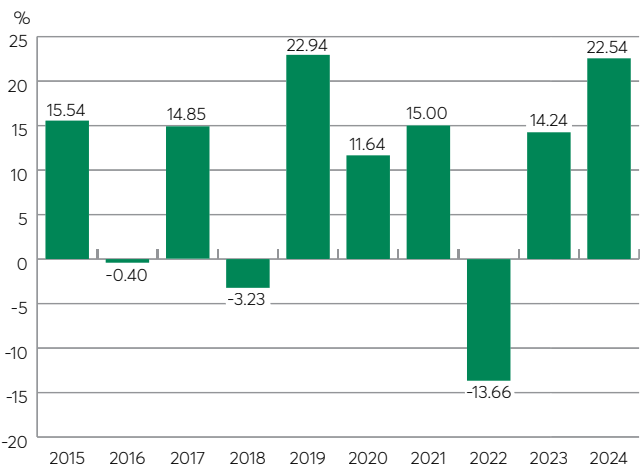
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 29, 2007 now has \$1,943. This works out to an average of 3.9% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 7 years and down in value 3 years of the 10.



# DFS GIF – GLOBAL EQUITY – MFS

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – GLOBAL EQUITY – MFS

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees                                                                                                                                                                                                                                                                           | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.89%                                                                                                                         | None if you choose only guarantee 75/75. | Only one of these optional guarantees may be added. If you choose guarantee 75/75, you will have to pay the MER and the optional guarantee fees. If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay the MER, the additional guarantee fees and the optional guarantee fees. |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.55%                                    | 1.40%                                                                                                                                                                                                                                                                                                  | 1.35%                        | N/A                                      |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.75 %                                   |                                                                                                                                                                                                                                                                                                        |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS**

Financial Information as at **December 31, 2024**

**Quick Facts**

|                                                                                  |                                                                      |                                                                    |
|----------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------|
| <b>Inception Date:</b><br>Fund: November 28, 2022<br>Series 5: November 28, 2022 | <b>Number of Units Outstanding (000's):</b><br>Series 5: 12          | <b>Portfolio Sub-Advisor:</b><br>Baillie Gifford Overseas Limited  |
| <b>Total Value (000's):</b><br>Series 5: 78                                      | <b>Management Expense Ratio (MER):</b><br>Series 5: 3.22%            | <b>Portfolio Turnover Rate (of the Underlying Fund):</b><br>25.80% |
| <b>Net Asset Value per Unit:</b><br>Series 5: 6.57                               | <b>Portfolio Manager:</b><br>Desjardins Global Asset Management Inc. | <b>Minimum Deposit:</b><br>\$500                                   |

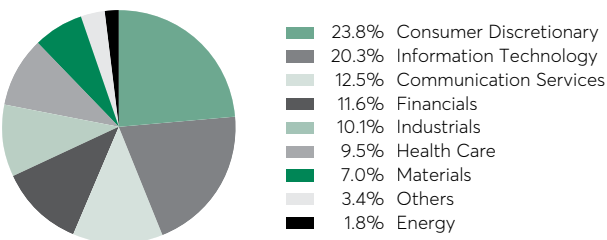
**What does this fund invest in?**

This fund invests in the Desjardins Global Equity Growth Fund. The Underlying Fund invests primarily in equity and equity-related securities of companies located anywhere in the world.

| Top ten investments of the Underlying Fund      |              |
|-------------------------------------------------|--------------|
| Amazon.com                                      | 4.4%         |
| Microsoft                                       | 4.2%         |
| NVIDIA                                          | 4.1%         |
| Meta Platforms                                  | 4.1%         |
| Taiwan Semiconductor Manufacturing Company, ADR | 3.5%         |
| Martin Marietta Materials                       | 3.0%         |
| Prosus                                          | 3.0%         |
| DoorDash                                        | 2.7%         |
| Elevance Health                                 | 2.3%         |
| Service Corporation International               | 2.3%         |
| <b>TOTAL</b>                                    | <b>33.6%</b> |

**TOTAL INVESTMENTS: 87**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

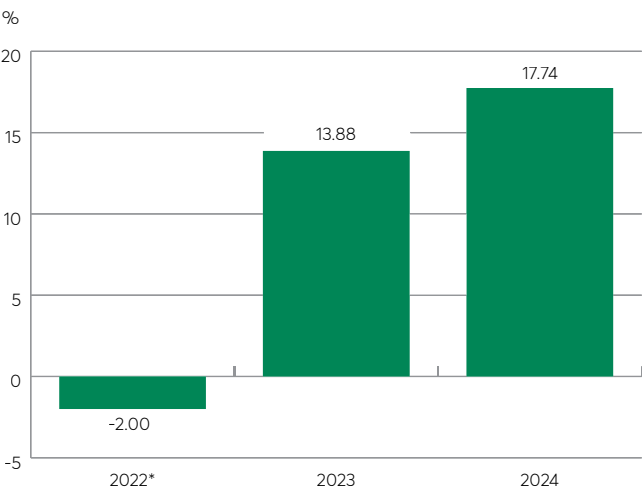
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on November 28, 2022 now has \$1,314. This works out to an average of 13.9% a year.

**Year-by-year returns**

This chart shows how the fund has performed in the past 3 years for a contract Owner who chose the guarantee 75/75. Since November 28, 2022, the fund went up in value 2 years and down in value 1 year of the 3.



\* Return is for a partial year from date first offered for sale for Series 5.

# DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital appreciation.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                              | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Negotiable Fee Option<br>Fee Option A   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Low Load, 3 years*<br>Fee Option B      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                        | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Back End Load, 6 years*<br>Fee Option C | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                        | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                       | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                       | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                       | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                       | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                       | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                           | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 3.22%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.55%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.75%                                    |                              |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – INTERNATIONAL EQUITY – MFS**

Financial Information as at **December 31, 2024**

**Quick Facts**

**Inception Date:**

Fund: November 20, 1995

Series 5: October 26, 2007

**Total Value (000's):**

Series 5: 2,812

**Net Asset Value per Unit:**

Series 5: 12.24

**Number of Units Outstanding  
(000's):**

Series 5: 230

**Management Expense Ratio (MER):**

Series 5: 2.71%

**Portfolio Manager:**

MFS Investment Management  
Canada Limited

**Portfolio Turnover Rate  
(of the Underlying Fund):**

19.00%

**Minimum Deposit:**

\$500

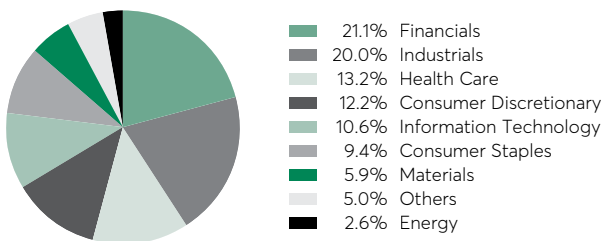
**What does this fund invest in?**

This fund invests in the MFS International Equity Fund II. The Underlying Fund invests primarily in equity from large European and Far Eastern companies.

| Top ten investments of the Underlying Fund      |              |
|-------------------------------------------------|--------------|
| Schneider Electric                              | 3.1%         |
| SAP SE                                          | 3.0%         |
| Hitachi                                         | 2.9%         |
| Compass Group PLC                               | 2.6%         |
| Air Liquide                                     | 2.5%         |
| Deutsche Boerse AG                              | 2.3%         |
| Taiwan Semiconductor Manufacturing Company, ADR | 2.3%         |
| Roche Holding AG                                | 2.2%         |
| Nestlé                                          | 2.0%         |
| Compagnie Financière Richemont                  | 1.9%         |
| <b>TOTAL</b>                                    | <b>24.8%</b> |

**TOTAL INVESTMENTS: 135**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

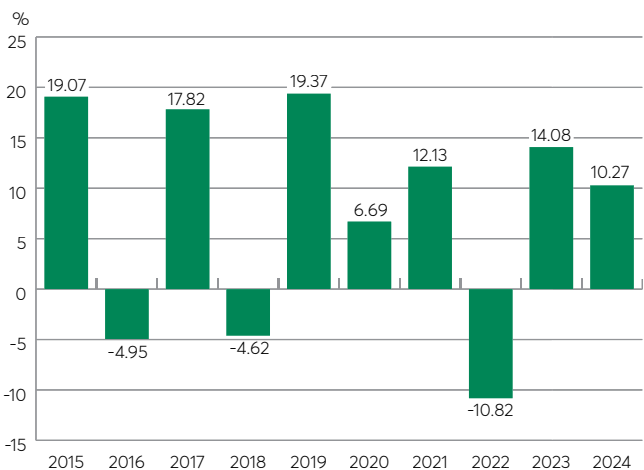
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on October 26, 2007 now has \$1,559. This works out to an average of 2.6% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 7 years and down in value 3 years of the 10.



# DFS GIF – INTERNATIONAL EQUITY – MFS

## How risky is it?

The value of your deposit can go down.

|     |                 |                 |                  |      |
|-----|-----------------|-----------------|------------------|------|
| Low | Low to moderate | <b>Moderate</b> | Moderate to high | High |
|-----|-----------------|-----------------|------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking long-term capital growth. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

## DFS GIF – INTERNATIONAL EQUITY – MFS

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 2.71%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.55%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.85%                                    |                              |                              |                                          |

### Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

### Other Fees

There are no other fees that apply to the Helios contract.

### What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS CONTRACT (SERIES 5)  
**DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS**

Financial Information as at **December 31, 2024**

**Quick Facts**

|                                                                                    |                                                                      |                                                                    |
|------------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------|
| <b>Inception Date:</b><br>Fund: September 24, 2012<br>Series 5: September 24, 2012 | <b>Number of Units Outstanding (000's):</b><br>Series 5: 201         | <b>Portfolio Sub-Advisor:</b><br>Baillie Gifford Overseas Limited  |
| <b>Total Value (000's):</b><br>Series 5: 3,135                                     | <b>Management Expense Ratio (MER):</b><br>Series 5: 3.10%            | <b>Portfolio Turnover Rate (of the Underlying Fund):</b><br>25.80% |
| <b>Net Asset Value per Unit:</b><br>Series 5: 15.59                                | <b>Portfolio Manager:</b><br>Desjardins Global Asset Management Inc. | <b>Minimum Deposit:</b><br>\$500                                   |

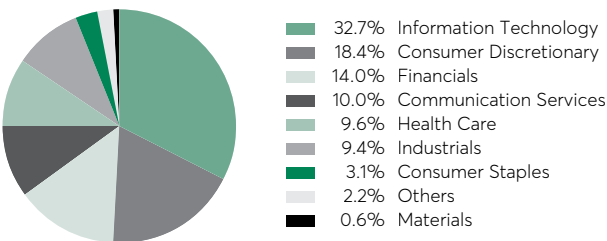
**What does this fund invest in?**

This fund invests in the Desjardins Overseas Equity Growth Fund. The Underlying Fund invests primarily in large cap corporations outside of North America.

| Top ten investments of the Underlying Fund      |              |
|-------------------------------------------------|--------------|
| Spotify Technology                              | 7.0%         |
| Adyen                                           | 5.1%         |
| ASML Holding                                    | 4.7%         |
| Wix.com                                         | 4.4%         |
| Ferrari                                         | 4.1%         |
| Argenx                                          | 4.1%         |
| MercadoLibre                                    | 3.6%         |
| Wisetech Global                                 | 3.5%         |
| Atlas Copco                                     | 3.3%         |
| Taiwan Semiconductor Manufacturing Company, ADR | 3.3%         |
| <b>TOTAL</b>                                    | <b>43.1%</b> |

**TOTAL INVESTMENTS: 61**

**Investment Allocation as at December 31, 2024**



**How has the fund performed?**

This section tells you how the fund has performed for a contract Owner who chose the guarantee 75/75. Returns are after the MER has been deducted.

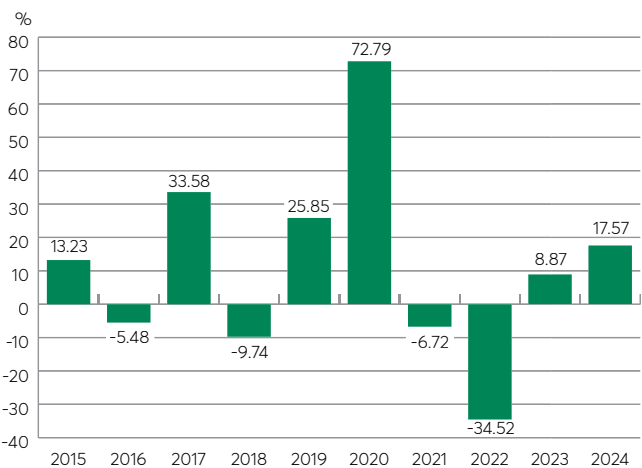
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

**Average return**

A contract Owner who deposited \$1,000 in the fund and chose the guarantee 75/75 on September 24, 2012 now has \$3,118. This works out to an average of 9.7% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose the guarantee 75/75. Since 2015, the fund went up in value 6 years and down in value 4 years of the 10.



# DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

## How risky is it?

The value of your deposit can go down.

|     |                 |          |                         |      |
|-----|-----------------|----------|-------------------------|------|
| Low | Low to moderate | Moderate | <b>Moderate to high</b> | High |
|-----|-----------------|----------|-------------------------|------|

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for the guarantee 75/75. For details, please refer to the Contract and Information Folder.

## Who is this fund for?

This fund may be right for a person seeking a balance of current income and capital appreciation. Since the fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and withdraw Units of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

| Fee Option                                            | What you pay                                                                                                                                                                                                                                                                                                                                                                                  | How it works                                                                                                                                                                                                                                                                                  |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|-------------------|------|-------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Negotiable Fee Option</b><br><b>Fee Option A</b>   | Up to 5% of the amount of your deposit                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• You and your advisor decide on the rate.</li><li>• The initial sales charge is deducted from your deposit. It goes to your advisor and the distributor they do business with as a gross commission.</li><li>• There are no withdrawal fees.</li></ul> |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Low Load, 3 years*</b><br><b>Fee Option B</b>      | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0.0%</td></tr></table>                                                                                                                                                 | 1 year of buying                                                                                                                                                                                                                                                                              | 3.0% | 2 years of buying | 2.5% | 3 years of buying | 2.0% | After 3 years     | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%.</li><li>• Any low load sales charge you pay goes to Desjardins Financial Security.</li><li>• The low load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 1 year of buying                                      | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 3 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Back End Load, 6 years*</b><br><b>Fee Option C</b> | <div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.0%</td></tr><tr><td>5 years of buying</td><td>2.5%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>After 6 years</td><td>0.0%</td></tr></table> | 1 year of buying                                                                                                                                                                                                                                                                              | 5.5% | 2 years of buying | 5.0% | 3 years of buying | 4.0% | 4 years of buying | 3.0% | 5 years of buying                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2.5% | 6 years of buying | 2.0% | After 6 years | 0.0% | <ul style="list-style-type: none"><li>• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.</li><li>• Any back end load sales charge you pay goes to Desjardins Financial Security.</li><li>• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.</li><li>• You can withdraw up to 12% of your Units each year without paying a sales charge.</li><li>• You can switch to Units of other funds under the insurance contract at any time, provided both funds are offered under the guarantee you have chosen, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.</li></ul> |
| 1 year of buying                                      | 5.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2 years of buying                                     | 5.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 years of buying                                     | 4.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 years of buying                                     | 3.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 years of buying                                     | 2.5%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6 years of buying                                     | 2.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| After 6 years                                         | 0.0%                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |      |                   |      |                   |      |                   |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |      |                   |      |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

\* This fee option is no longer offered except for switches of Units that were under this fee option when it ceased to be offered, on November 25, 2022 at 4 p.m. (ET). For these Units, the withdrawal fees indicated above continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

# DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

## Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for the guarantee 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen the guarantee 75/100 i, the guarantee 100/100 r, the GMWB optional guarantee, the GLWB optional guarantee or the GLWB – Version 2 optional guarantee. These additional guarantee fees are paid out of the contract each month. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, see the guarantees sections in the Contract and Information Folder.

| Guarantee                  | MER (annual rate as a % of the fund's value)                                                                                  | Additional Guarantee Fees                | GMWB Optional Guarantee Fees | GLWB Optional Guarantee Fees | GLWB – Version 2 Optional Guarantee Fees |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|------------------------------|------------------------------------------|
| <b>Guarantee 75/75</b>     | 3.10%                                                                                                                         | None if you choose only guarantee 75/75. |                              |                              |                                          |
| <b>Guarantee 75/100 i</b>  | If you choose guarantee 75/100 i or guarantee 100/100 r, you will have to pay both the MER and the additional guarantee fees. | 0.55%                                    |                              | N/A                          |                                          |
| <b>Guarantee 100/100 r</b> |                                                                                                                               | 0.85%                                    |                              |                              |                                          |

## Trailing Commission

Desjardins Financial Security pays your advisor and the distributor they do business with a trailing commission for as long as you own Units of the fund. It is for the services and advice they provide to you. The trailing commission is paid out of the management fees. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- Negotiable Fee Option (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load, 3 years (Fee Option B) – 0.50% of the market value of the Units attributed to this fee option each year for the first 3 calendar years and 1.00% of the market value of the Units attributed to this fee option thereafter.
- Back End Load, 6 years (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

## Other Fees

There are no other fees that apply to the Helios contract.

## What if I change my mind?

You can change your mind about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# 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.

It 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*.

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The Contract and Information Folder contains important information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios and the DFS Guaranteed Investment Funds. The Contract and Information Folder also contains a glossary of defined terms. Please read this document carefully.

DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.

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