

GUARANTEED INVESTMENT FUNDS

Fund Facts

MILLENNIA III PLAN – CLASSIC – SERIES 3

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

The following pages include the description of each fund offered under the Millennia III (Classic) 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 Millennia III 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

Email address: gifclientservice@dfs.ca

Telephone: 1-877-647-5435

Fax number: 1-888-926-2987

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

 **Desjardins**
Insurance
Life • Health • Retirement

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DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY –
MILLENNIA III CONTRACT (CLASSIC)
DFS GIF – MONEY MARKET

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

Quick Facts

Inception Date:

Fund: November 20, 1995

Series 3: December 14, 1998

Total Value (000's):

Series 3: 1,962

Net Asset Value per Unit:

Series 3: 6.93

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

Series 3: 283

Management Expense Ratio (MER):

Series 3: 1.75%

Portfolio Manager:

Desjardins Global Asset
Management Inc.

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

603.00%

Minimum Deposit:

\$500

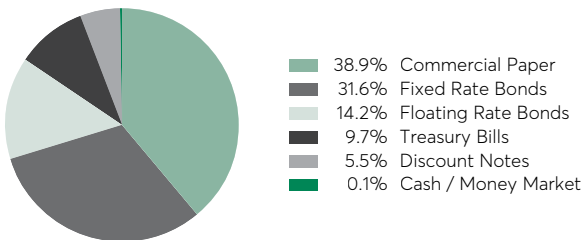
What does this fund invest in?

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 Series 3. Returns are after the MER has been deducted.

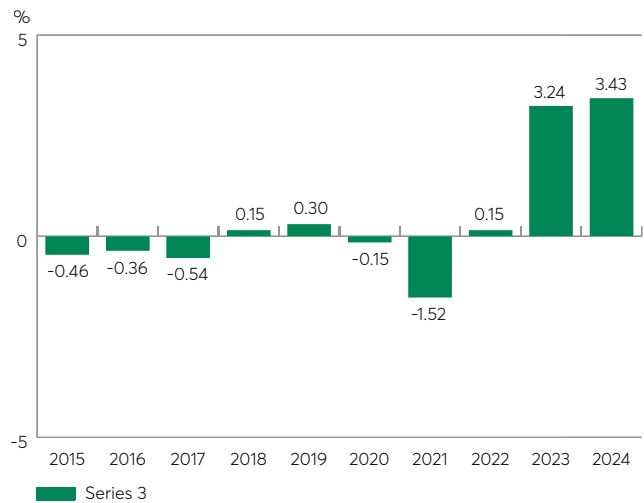
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund on December 14, 1998 and chose Series 3 now has \$1,272. This works out to an average of 0.9% 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 Series 3. Since 2015, the fund went up in value 5 years and down in value 5 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
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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 guarantees. For details, please refer to your 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.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works																
Negotiable Fee Option	Up to 5% of the amount of your deposit	<ul style="list-style-type: none">• You and your advisor decide on the rate.• 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.• There are no withdrawal fees.																
Back End Load, 7 years*	<div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.0%</td></tr><tr><td>2 years of buying</td><td>4.5%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.5%</td></tr><tr><td>5 years of buying</td><td>3.0%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>7 years of buying</td><td>1.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	1 year of buying	5.0%	2 years of buying	4.5%	3 years of buying	4.0%	4 years of buying	3.5%	5 years of buying	3.0%	6 years of buying	2.0%	7 years of buying	1.0%	After 7 years	0.0%	<ul style="list-style-type: none">• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.• Any back end load sales charge you pay goes to Desjardins Financial Security.• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.• You can withdraw up to 12% of your Units each year without paying a sales charge.• You can switch to Units of other funds under the insurance contract at any time, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.0%																	
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6 years of buying	2.0%																	
7 years of buying	1.0%																	
After 7 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.

Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. 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 your contract and information folder.

MER (annual rate as a % of the fund's value)
1.75%

DFS GIF – MONEY MARKET

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 – 0.50% of the market value of the Units attributed to this fee option each year.
- Back End Load, 7 years – 0.20% 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 Millennia III Plan.

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 –
MILLENNIA III CONTRACT (CLASSIC)
DFS GIF – CANADIAN BOND

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

Quick Facts

Inception Date:

Fund: October 16, 2015
Series 3: November 16, 2020

Total Value (000's):

Series 3: 2,512

Net Asset Value per Unit:

Series 3: 4.48

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

Series 3: 561

Management Expense Ratio (MER):

Series 3: 2.60%

Portfolio Manager:

Desjardins Global Asset
Management Inc.

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

170.00%

Minimum Deposit:

\$500

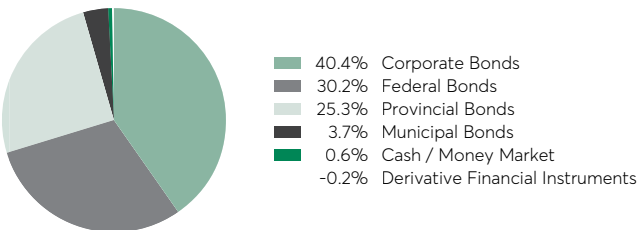
What does this fund invest in?

This fund invests in the DGIA Canadian Bond Fund. The Underlying Fund invests 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 Series 3. Returns are after the MER has been deducted.

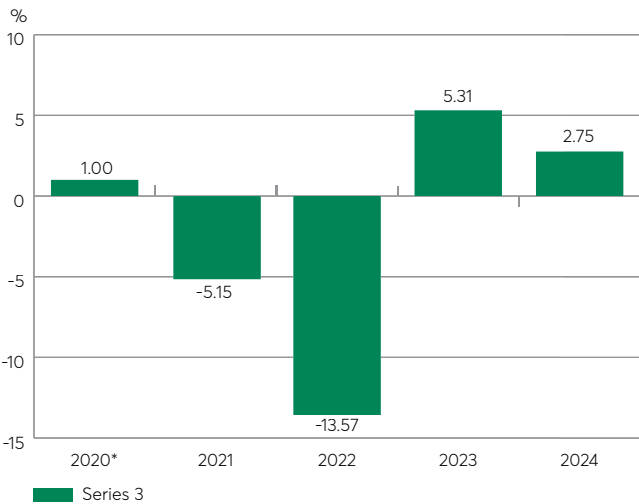
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund on November 16, 2020 and chose Series 3 now has \$896. 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 5 years for a contract Owner who chose Series 3. 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.

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
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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 guarantees. For details, please refer to your 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.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works																
Negotiable Fee Option	Up to 5% of the amount of your deposit	<ul style="list-style-type: none">• You and your advisor decide on the rate.• 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.• There are no withdrawal fees.																
Back End Load, 7 years*	<div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.0%</td></tr><tr><td>2 years of buying</td><td>4.5%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.5%</td></tr><tr><td>5 years of buying</td><td>3.0%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>7 years of buying</td><td>1.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	1 year of buying	5.0%	2 years of buying	4.5%	3 years of buying	4.0%	4 years of buying	3.5%	5 years of buying	3.0%	6 years of buying	2.0%	7 years of buying	1.0%	After 7 years	0.0%	<ul style="list-style-type: none">• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.• Any back end load sales charge you pay goes to Desjardins Financial Security.• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.• You can withdraw up to 12% of your Units each year without paying a sales charge.• You can switch to Units of other funds under the insurance contract at any time, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.
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* 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.

Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. 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 your contract and information folder.

MER (annual rate as a % of the fund's value)
2.60%

DFS GIF – CANADIAN BOND

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 – 1.00% of the market value of the Units attributed to this fee option each year.
- Back End Load, 7 years – 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 Millennia III Plan.

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 –
MILLENNIA III CONTRACT (CLASSIC)
DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER
Financial Information as at **December 31, 2024**

Quick Facts

Inception Date: Fund: November 17, 2003 Series 3: November 17, 2003	Number of Units Outstanding (000's): Series 3: 405	Portfolio Turnover Rate: 7.52%
Total Value (000's): Series 3: 4,519	Management Expense Ratio (MER): Series 3: 3.39%	Minimum Deposit: \$500
Net Asset Value per Unit: Series 3: 11.15	Portfolio Manager: Jarislowsky, Fraser Limited	

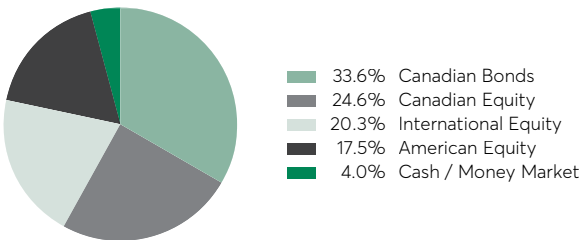
What does this fund invest in?

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%
TOTAL	33.3%

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 Series 3. Returns are after the MER has been deducted.

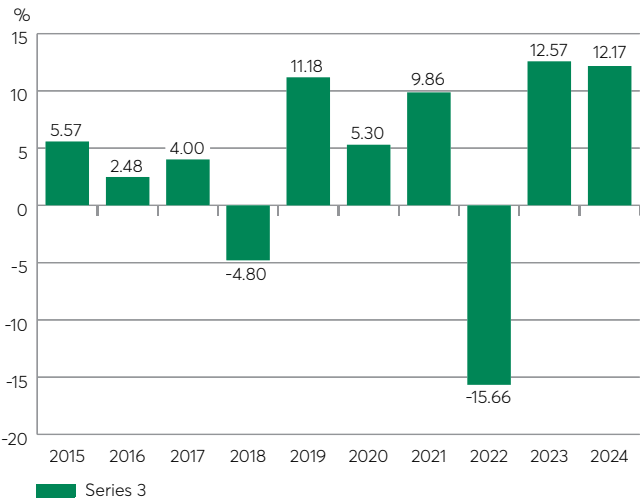
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund on November 17, 2003 and chose Series 3 now has \$2,230. 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 Series 3. 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	Low to moderate	Moderate	Moderate to high	High
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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 guarantees. For details, please refer to your 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.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works																
Negotiable Fee Option	Up to 5% of the amount of your deposit	<ul style="list-style-type: none">• You and your advisor decide on the rate.• 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.• There are no withdrawal fees.																
Back End Load, 7 years*	<div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.0%</td></tr><tr><td>2 years of buying</td><td>4.5%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.5%</td></tr><tr><td>5 years of buying</td><td>3.0%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>7 years of buying</td><td>1.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	1 year of buying	5.0%	2 years of buying	4.5%	3 years of buying	4.0%	4 years of buying	3.5%	5 years of buying	3.0%	6 years of buying	2.0%	7 years of buying	1.0%	After 7 years	0.0%	<ul style="list-style-type: none">• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.• Any back end load sales charge you pay goes to Desjardins Financial Security.• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.• You can withdraw up to 12% of your Units each year without paying a sales charge.• You can switch to Units of other funds under the insurance contract at any time, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.
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* 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.

Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. 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 your contract and information folder.

MER (annual rate as a % of the fund's value)
3.39%

DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

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 – 1.25% of the market value of the Units attributed to this fee option each year.
- Back End Load, 7 years – 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 Millennia III Plan.

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 –
MILLENNIA III CONTRACT (CLASSIC)
DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

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

Quick Facts

Inception Date:

Fund: November 20, 1995

Series 3: December 14, 1998

Total Value (000's):

Series 3: 9,691

Net Asset Value per Unit:

Series 3: 16.96

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

Series 3: 572

Management Expense Ratio (MER):

Series 3: 3.19%

Portfolio Manager:

Fiera Capital Corporation

Portfolio Turnover Rate:

37.33%

Minimum Deposit:

\$500

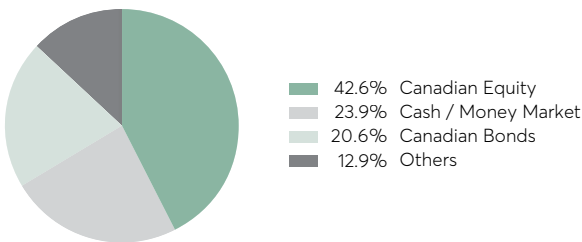
What does this fund invest in?

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%
TOTAL	44.7%

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 Series 3. Returns are after the MER has been deducted.

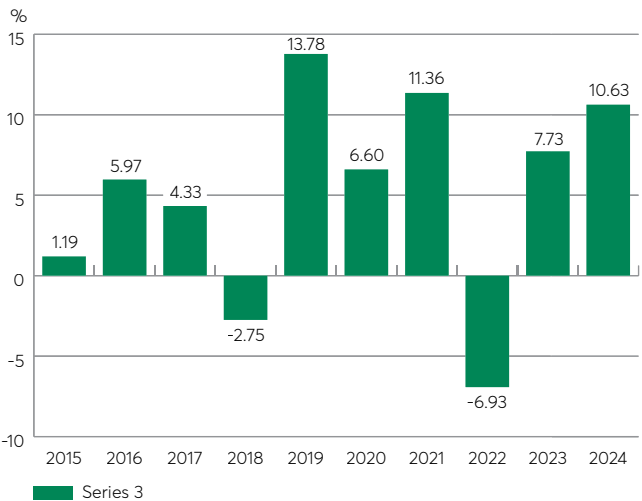
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund on December 14, 1998 and chose Series 3 now has \$2,692. 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 Series 3. 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	Low to moderate	Moderate	Moderate to high	High
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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 guarantees. For details, please refer to your 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.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works																
Negotiable Fee Option	Up to 5% of the amount of your deposit	<ul style="list-style-type: none">• You and your advisor decide on the rate.• 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.• There are no withdrawal fees.																
Back End Load, 7 years*	<div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.0%</td></tr><tr><td>2 years of buying</td><td>4.5%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.5%</td></tr><tr><td>5 years of buying</td><td>3.0%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>7 years of buying</td><td>1.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	1 year of buying	5.0%	2 years of buying	4.5%	3 years of buying	4.0%	4 years of buying	3.5%	5 years of buying	3.0%	6 years of buying	2.0%	7 years of buying	1.0%	After 7 years	0.0%	<ul style="list-style-type: none">• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.• Any back end load sales charge you pay goes to Desjardins Financial Security.• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.• You can withdraw up to 12% of your Units each year without paying a sales charge.• You can switch to Units of other funds under the insurance contract at any time, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.0%																	
2 years of buying	4.5%																	
3 years of buying	4.0%																	
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5 years of buying	3.0%																	
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After 7 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.

Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. 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 your contract and information folder.

MER (annual rate as a % of the fund's value)
3.19%

DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

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 – 1.25% of the market value of the Units attributed to this fee option each year.
- Back End Load, 7 years – 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 Millennia III Plan.

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.

DFS GIF – DIVIDEND BALANCED – DESJARDINS
(formerly DFS GIF – Dividend Income – Desjardins)

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

Quick Facts

Inception Date:

Fund: September 23, 2019
Series 3: September 23, 2019

Total Value (000's):

Series 3: 15,188

Net Asset Value per Unit:

Series 3: 6.42

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

Series 3: 2,366

Management Expense Ratio (MER):

Series 3: 3.11%

Portfolio Manager:

Desjardins Global Asset
Management Inc.

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

89.20%

Minimum Deposit:

\$500

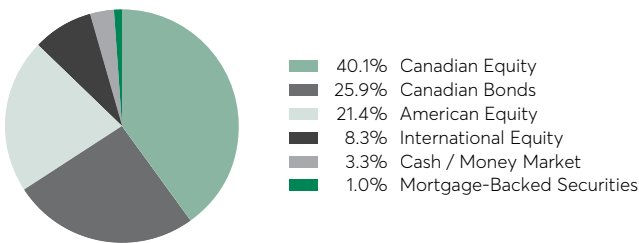
What does this fund invest in?

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%
TOTAL	22.8%

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 Series 3. Returns are after the MER has been deducted.

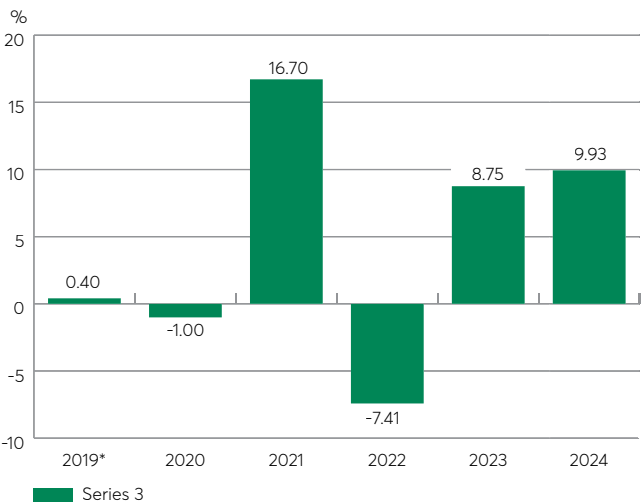
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund on September 23, 2019 and chose Series 3 now has \$1,284. This works out to an average of 4.9% 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 Series 3. 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.

DFS GIF – DIVIDEND BALANCED – DESJARDINS

(formerly DFS GIF – Dividend Income – Desjardins)

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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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 guarantees. For details, please refer to your 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.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works																
Negotiable Fee Option	Up to 5% of the amount of your deposit	<ul style="list-style-type: none">• You and your advisor decide on the rate.• 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.• There are no withdrawal fees.																
Back End Load, 7 years*	<div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.0%</td></tr><tr><td>2 years of buying</td><td>4.5%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.5%</td></tr><tr><td>5 years of buying</td><td>3.0%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>7 years of buying</td><td>1.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	1 year of buying	5.0%	2 years of buying	4.5%	3 years of buying	4.0%	4 years of buying	3.5%	5 years of buying	3.0%	6 years of buying	2.0%	7 years of buying	1.0%	After 7 years	0.0%	<ul style="list-style-type: none">• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.• Any back end load sales charge you pay goes to Desjardins Financial Security.• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.• You can withdraw up to 12% of your Units each year without paying a sales charge.• You can switch to Units of other funds under the insurance contract at any time, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.0%																	
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After 7 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.

Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. 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 your contract and information folder.

MER (annual rate as a % of the fund's value)
3.11%

DFS GIF – DIVIDEND BALANCED – DESJARDINS

(formerly DFS GIF – Dividend Income – Desjardins)

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 – 1.00% of the market value of the Units attributed to this fee option each year.
- Back End Load, 7 years – 0.40% 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 Millennia III Plan.

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.

DFS GIF – CANADIAN EQUITY – DESJARDINS

Financial Information as at December 31, 2024

Quick Facts

Inception Date:

Fund: November 16, 2020

Series 3: November 16, 2020

Total Value (000's):

Series 3: 75

Net Asset Value per Unit:

Series 3: 6.93

Number of Units Outstanding
(000's):

Series 3: 11

Management Expense Ratio (MER):

Series 3: 3.23%

Portfolio Manager:

Desjardins Global Asset
Management Inc.

Portfolio Turnover Rate
(of the Underlying Fund):

60.70%

Minimum Deposit:

\$500

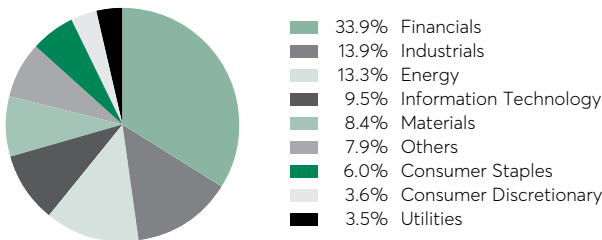
What does this fund invest in?

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, Class A	4.2%
Bank of Montreal	4.1%
Canadian Pacific Kansas City	3.4%
Constellation Software	3.3%
Shopify, Class A	3.1%
Canadian Natural Resources	3.1%
Enbridge	3.0%
TOTAL	39.6%

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 Series 3. Returns are after the MER has been deducted.

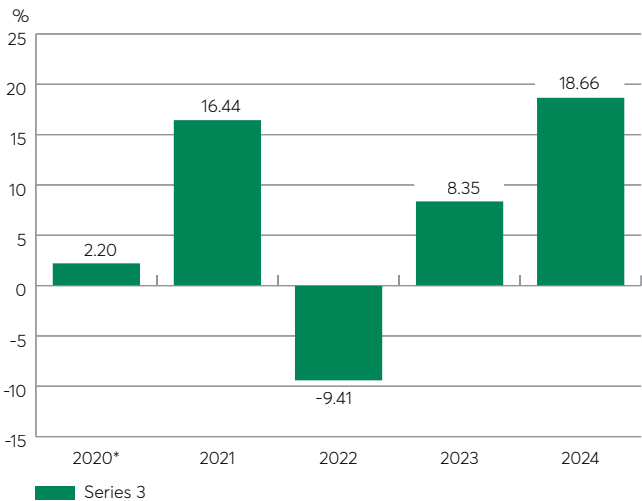
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund on November 16, 2020 and chose Series 3 now has \$1,386. 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 Series 3. 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.

DFS GIF – CANADIAN EQUITY – DESJARDINS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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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 guarantees. For details, please refer to your 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.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works																
Negotiable Fee Option	Up to 5% of the amount of your deposit	<ul style="list-style-type: none">• You and your advisor decide on the rate.• 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.• There are no withdrawal fees.																
Back End Load, 7 years*	<div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.0%</td></tr><tr><td>2 years of buying</td><td>4.5%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.5%</td></tr><tr><td>5 years of buying</td><td>3.0%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>7 years of buying</td><td>1.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	1 year of buying	5.0%	2 years of buying	4.5%	3 years of buying	4.0%	4 years of buying	3.5%	5 years of buying	3.0%	6 years of buying	2.0%	7 years of buying	1.0%	After 7 years	0.0%	<ul style="list-style-type: none">• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.• Any back end load sales charge you pay goes to Desjardins Financial Security.• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.• You can withdraw up to 12% of your Units each year without paying a sales charge.• You can switch to Units of other funds under the insurance contract at any time, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.0%																	
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4 years of buying	3.5%																	
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After 7 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.

Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. 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 your contract and information folder.

MER (annual rate as a % of the fund's value)
3.23%

DFS GIF – CANADIAN EQUITY – DESJARDINS

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 – 1.25% of the market value of the Units attributed to this fee option each year.
- Back End Load, 7 years – 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 Millennia III Plan.

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.

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

Inception Date:

Fund: April 17, 2000
Series 3: April 17, 2000

Total Value (000's):

Series 3: 12,213

Net Asset Value per Unit:

Series 3: 19.12

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

Series 3: 639

Management Expense Ratio (MER):

Series 3: 3.59%

Portfolio Manager:

Franklin Templeton Investments Corp.

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

24.65%

Minimum Deposit:

\$500

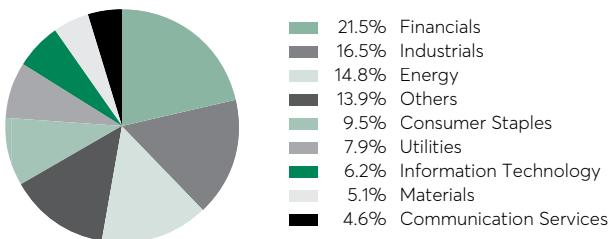
What does this fund invest in?

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, Class A	2.6%
TOTAL	38.7%

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 Series 3. Returns are after the MER has been deducted.

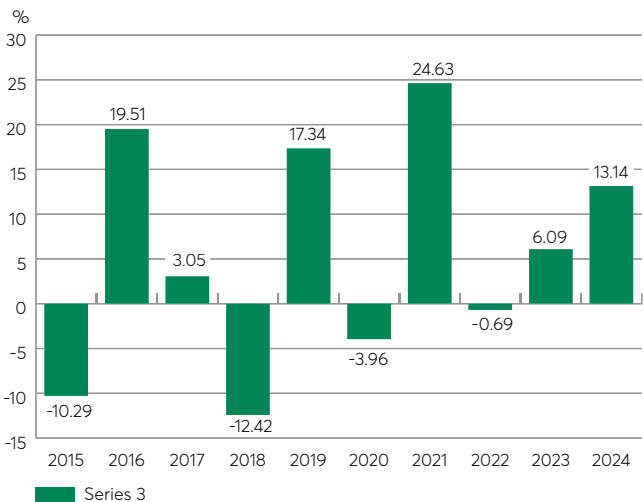
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund on April 17, 2000 and chose Series 3 now has \$3,824. 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 10 years for a contract Owner who chose Series 3. 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	Low to moderate	Moderate	Moderate to high	High
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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 guarantees. For details, please refer to your 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.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works																
Negotiable Fee Option	Up to 5% of the amount of your deposit	<ul style="list-style-type: none">• You and your advisor decide on the rate.• 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.• There are no withdrawal fees.																
Back End Load, 7 years*	<div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.0%</td></tr><tr><td>2 years of buying</td><td>4.5%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.5%</td></tr><tr><td>5 years of buying</td><td>3.0%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>7 years of buying</td><td>1.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	1 year of buying	5.0%	2 years of buying	4.5%	3 years of buying	4.0%	4 years of buying	3.5%	5 years of buying	3.0%	6 years of buying	2.0%	7 years of buying	1.0%	After 7 years	0.0%	<ul style="list-style-type: none">• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.• Any back end load sales charge you pay goes to Desjardins Financial Security.• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.• You can withdraw up to 12% of your Units each year without paying a sales charge.• You can switch to Units of other funds under the insurance contract at any time, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.
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* 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.

Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. 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 your contract and information folder.

MER (annual rate as a % of the fund's value)
3.59%

DFS GIF – CANADIAN EQUITY – FRANKLIN CLEARBRIDGE

(formerly DFS GIF – Canadian Equity – Franklin Bissett)

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 – 1.25% of the market value of the Units attributed to this fee option each year.
- Back End Load, 7 years – 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 Millennia III Plan.

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.

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

Inception Date:

Fund: December 11, 2006
Series 3: December 11, 2006

Total Value (000's):

Series 3: 953

Net Asset Value per Unit:

Series 3: 7.78

Number of Units Outstanding
(000's):

Series 3: 122

Management Expense Ratio (MER):

Series 3: 3.85%

Portfolio Manager:

Northwest & Ethical Investment L.P.

Portfolio Sub-Advisor:

Hillsdale Investment Management Inc.

Portfolio Turnover Rate
(of the Underlying Fund):

158.87%

Minimum Deposit:

\$500

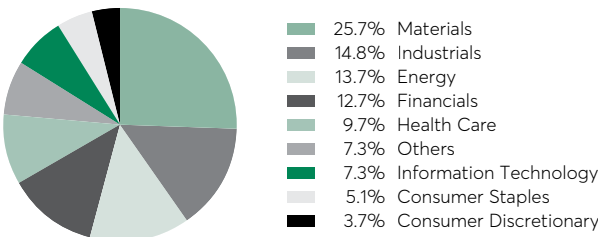
What does this fund invest in?

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%
TOTAL	33.5%

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 Series 3. Returns are after the MER has been deducted.

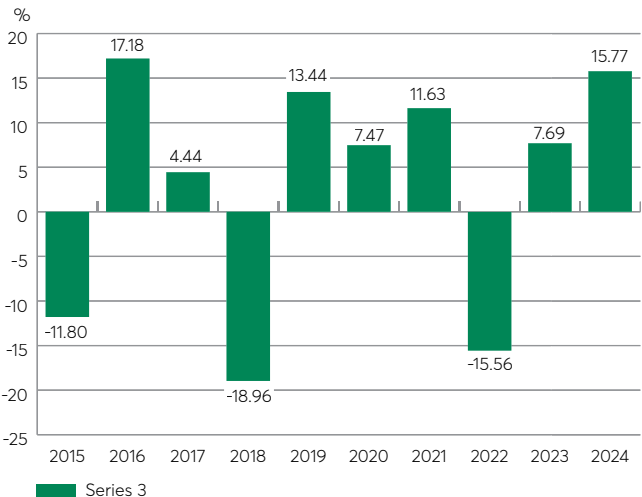
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund on December 11, 2006 and chose Series 3 now has \$1,556. This works out to an average of 2.5% 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 Series 3. 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	Moderate	Moderate to high	High
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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 guarantees. For details, please refer to your 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.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works																
Negotiable Fee Option	Up to 5% of the amount of your deposit	<ul style="list-style-type: none">• You and your advisor decide on the rate.• 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.• There are no withdrawal fees.																
Back End Load, 7 years*	<div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.0%</td></tr><tr><td>2 years of buying</td><td>4.5%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.5%</td></tr><tr><td>5 years of buying</td><td>3.0%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>7 years of buying</td><td>1.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	1 year of buying	5.0%	2 years of buying	4.5%	3 years of buying	4.0%	4 years of buying	3.5%	5 years of buying	3.0%	6 years of buying	2.0%	7 years of buying	1.0%	After 7 years	0.0%	<ul style="list-style-type: none">• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.• Any back end load sales charge you pay goes to Desjardins Financial Security.• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.• You can withdraw up to 12% of your Units each year without paying a sales charge.• You can switch to Units of other funds under the insurance contract at any time, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.
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* 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.

Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. 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 your contract and information folder.

MER (annual rate as a % of the fund's value)
3.85%

DFS GIF – CANADIAN SMALL CAP EQUITY – NEI

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 – 1.25% of the market value of the Units attributed to this fee option each year.
- Back End Load, 7 years – 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 Millennia III Plan.

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.

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 3: April 17, 2000

Total Value (000's):

Series 3: 2,025

Net Asset Value per Unit:

Series 3: 17.54

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

Series 3: 115

Management Expense Ratio (MER):

Series 3: 3.79%

Portfolio Manager:

Franklin Templeton Investments Corp.

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

28.48%

Minimum Deposit:

\$500

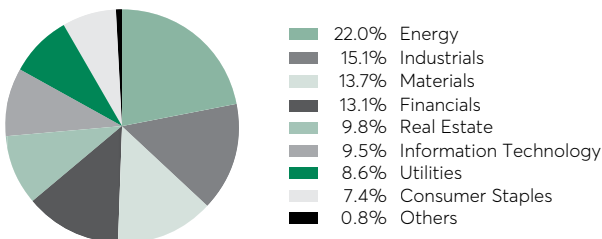
What does this fund invest in?

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%
TOTAL	33.7%

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 Series 3. Returns are after the MER has been deducted.

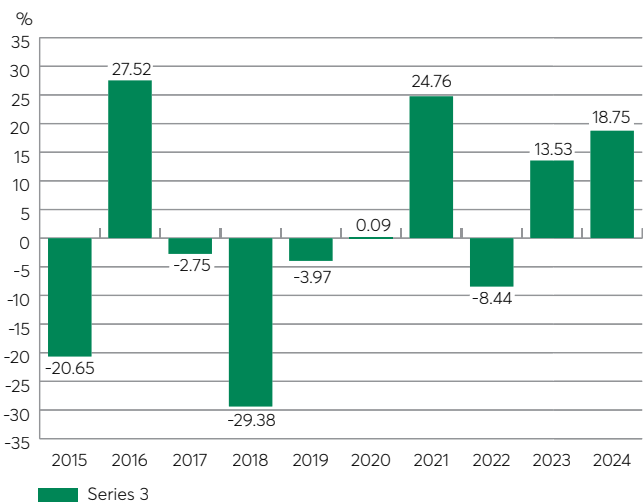
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund on April 17, 2000 and chose Series 3 now has \$3,508. This works out to an average of 5.2% 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 Series 3. 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	Moderate to high	High
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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 guarantees. For details, please refer to your 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.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works																
Negotiable Fee Option	Up to 5% of the amount of your deposit	<ul style="list-style-type: none">• You and your advisor decide on the rate.• 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.• There are no withdrawal fees.																
Back End Load, 7 years*	<div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.0%</td></tr><tr><td>2 years of buying</td><td>4.5%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.5%</td></tr><tr><td>5 years of buying</td><td>3.0%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>7 years of buying</td><td>1.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	1 year of buying	5.0%	2 years of buying	4.5%	3 years of buying	4.0%	4 years of buying	3.5%	5 years of buying	3.0%	6 years of buying	2.0%	7 years of buying	1.0%	After 7 years	0.0%	<ul style="list-style-type: none">• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.• Any back end load sales charge you pay goes to Desjardins Financial Security.• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.• You can withdraw up to 12% of your Units each year without paying a sales charge.• You can switch to Units of other funds under the insurance contract at any time, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.
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* 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.

Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. 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 your contract and information folder.

MER (annual rate as a % of the fund's value)
3.79%

DFS GIF – CANADIAN SMALL CAP – FRANKLIN CLEARBRIDGE

(formerly DFS GIF – Small Cap – Franklin Bissett)

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 – 1.25% of the market value of the Units attributed to this fee option each year.
- Back End Load, 7 years – 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 Millennia III Plan.

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.

DFS GIF – AMERICAN EQUITY – MFS

Financial Information as at December 31, 2024

Quick Facts

Inception Date:

Fund: April 17, 2000

Series 3: April 17, 2000

Total Value (000's):

Series 3: 5,311

Net Asset Value per Unit:

Series 3: 15.31

Number of Units Outstanding
(000's):

Series 3: 347

Management Expense Ratio (MER):

Series 3: 3.68%

Portfolio Manager:

MFS Investment Management
Canada Limited

Portfolio Turnover Rate
(of the Underlying Fund):

25.00%

Minimum Deposit:

\$500

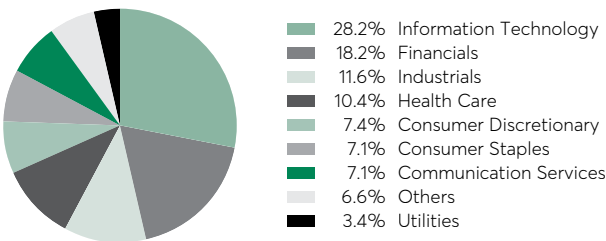
What does this fund invest in?

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, Class A	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%
TOTAL	41.4%

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 Series 3. Returns are after the MER has been deducted.

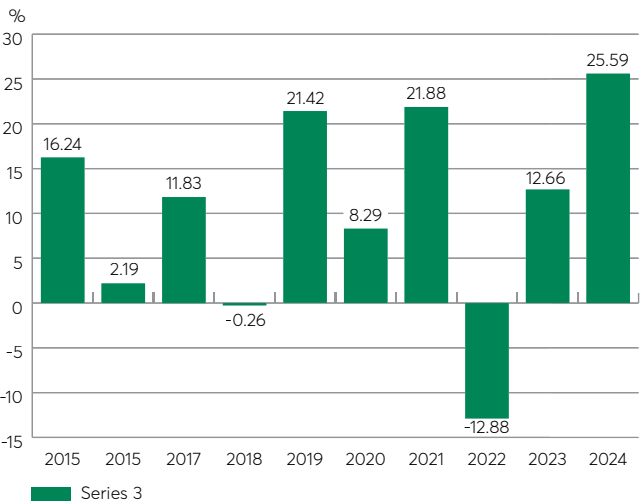
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund on April 17, 2000 and chose Series 3 now has \$3,062. 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 Series 3. Since 2015, the fund went up in value 8 years and down in value 2 years of the 10.



DFS GIF – AMERICAN EQUITY – MFS

How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	Moderate to high	High
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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 guarantees. For details, please refer to your 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.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works																
Negotiable Fee Option	Up to 5% of the amount of your deposit	<ul style="list-style-type: none">• You and your advisor decide on the rate.• 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.• There are no withdrawal fees.																
Back End Load, 7 years*	<div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.0%</td></tr><tr><td>2 years of buying</td><td>4.5%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.5%</td></tr><tr><td>5 years of buying</td><td>3.0%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>7 years of buying</td><td>1.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	1 year of buying	5.0%	2 years of buying	4.5%	3 years of buying	4.0%	4 years of buying	3.5%	5 years of buying	3.0%	6 years of buying	2.0%	7 years of buying	1.0%	After 7 years	0.0%	<ul style="list-style-type: none">• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.• Any back end load sales charge you pay goes to Desjardins Financial Security.• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.• You can withdraw up to 12% of your Units each year without paying a sales charge.• You can switch to Units of other funds under the insurance contract at any time, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.
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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 under your contract. You don't pay these expenses directly. 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 your contract and information folder.

MER (annual rate as a % of the fund's value)
3.68%

DFS GIF – AMERICAN EQUITY – MFS

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 – 1.25% of the market value of the Units attributed to this fee option each year.
- Back End Load, 7 years – 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 Millennia III Plan.

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 –
MILLENNIA III CONTRACT (CLASSIC)
DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

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

Quick Facts

Inception Date: Fund: November 20, 1995 Series 3: December 14, 1998	Number of Units Outstanding (000's): Series 3: 145	Portfolio Sub-Advisor: Wellington Management Canada ULC
Total Value (000's): Series 3: 2,291	Management Expense Ratio (MER): Series 3: 3.19%	Portfolio Turnover Rate (of the Underlying Fund): 33.70%
Net Asset Value per Unit: Series 3: 15.79	Portfolio Manager: Desjardins Global Asset Management Inc.	Minimum Deposit: \$500

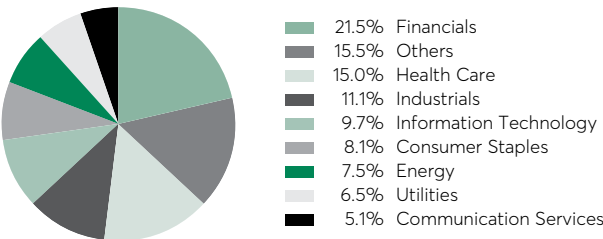
What does this fund invest in?

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%
TOTAL	27.4%

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 Series 3. Returns are after the MER has been deducted.

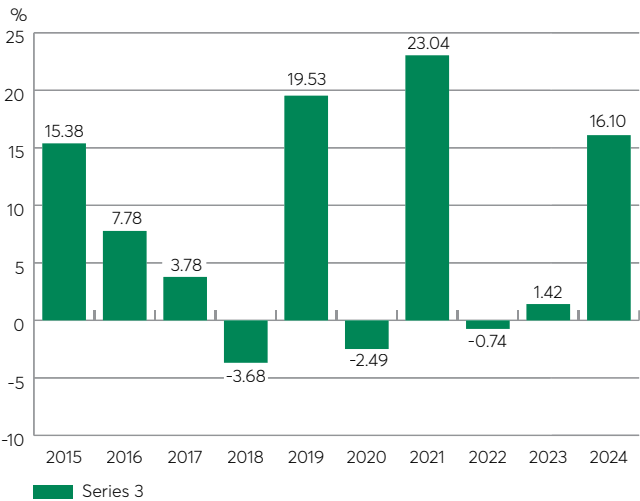
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund on December 14, 1998 and chose Series 3 now has \$2,083. 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 Series 3. 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	Moderate	Moderate to high	High
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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 guarantees. For details, please refer to your 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.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works																
Negotiable Fee Option	Up to 5% of the amount of your deposit	<ul style="list-style-type: none">• You and your advisor decide on the rate.• 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.• There are no withdrawal fees.																
Back End Load, 7 years*	<div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.0%</td></tr><tr><td>2 years of buying</td><td>4.5%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.5%</td></tr><tr><td>5 years of buying</td><td>3.0%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>7 years of buying</td><td>1.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	1 year of buying	5.0%	2 years of buying	4.5%	3 years of buying	4.0%	4 years of buying	3.5%	5 years of buying	3.0%	6 years of buying	2.0%	7 years of buying	1.0%	After 7 years	0.0%	<ul style="list-style-type: none">• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.• Any back end load sales charge you pay goes to Desjardins Financial Security.• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.• You can withdraw up to 12% of your Units each year without paying a sales charge.• You can switch to Units of other funds under the insurance contract at any time, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.
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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 under your contract. You don't pay these expenses directly. 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 your contract and information folder.

MER (annual rate as a % of the fund's value)
3.19%

DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

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 – 1.25% of the market value of the Units attributed to this fee option each year.
- Back End Load, 7 years – 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 Millennia III Plan.

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.

DFS GIF – INTERNATIONAL EQUITY – MFS

Financial Information as at December 31, 2024

Quick Facts

Inception Date:

Fund: November 20, 1995

Series 3: December 14, 1998

Total Value (000's):

Series 3: 3,083

Net Asset Value per Unit:

Series 3: 10.47

Number of Units Outstanding
(000's):

Series 3: 294

Management Expense Ratio (MER):

Series 3: 3.62%

Portfolio Manager:

MFS Investment Management
Canada Limited

Portfolio Turnover Rate
(of the Underlying Fund):

19.00%

Minimum Deposit:

\$500

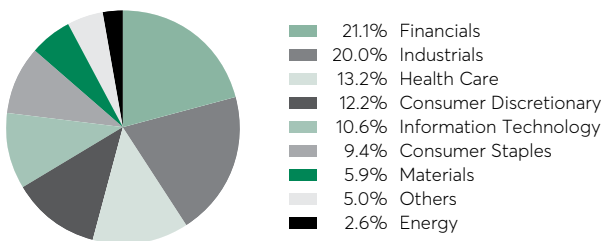
What does this fund invest in?

This fund invests in the MFS International Equity Fund II. The Underlying Fund invests 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%
TOTAL	24.8%

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 Series 3. Returns are after the MER has been deducted.

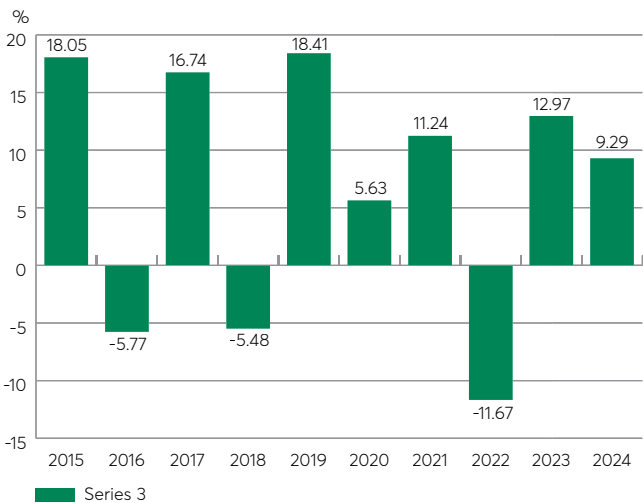
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund on December 14, 1998 and chose Series 3 now has \$1,649. This works out to an average of 1.9% 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 Series 3. 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	Moderate	Moderate to high	High
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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 guarantees. For details, please refer to your 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.

Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works																
Negotiable Fee Option	Up to 5% of the amount of your deposit	<ul style="list-style-type: none">• You and your advisor decide on the rate.• 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.• There are no withdrawal fees.																
Back End Load, 7 years*	<div>If you withdraw within:</div> <table><tr><td>1 year of buying</td><td>5.0%</td></tr><tr><td>2 years of buying</td><td>4.5%</td></tr><tr><td>3 years of buying</td><td>4.0%</td></tr><tr><td>4 years of buying</td><td>3.5%</td></tr><tr><td>5 years of buying</td><td>3.0%</td></tr><tr><td>6 years of buying</td><td>2.0%</td></tr><tr><td>7 years of buying</td><td>1.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	1 year of buying	5.0%	2 years of buying	4.5%	3 years of buying	4.0%	4 years of buying	3.5%	5 years of buying	3.0%	6 years of buying	2.0%	7 years of buying	1.0%	After 7 years	0.0%	<ul style="list-style-type: none">• When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.• Any back end load sales charge you pay goes to Desjardins Financial Security.• The back end load sales charge is a set rate. It is deducted from the amount you withdraw.• You can withdraw up to 12% of your Units each year without paying a sales charge.• You can switch to Units of other funds under the insurance contract at any time, without paying a sales charge. The sales charge schedule will be based on the date you made your deposit.
1 year of buying	5.0%																	
2 years of buying	4.5%																	
3 years of buying	4.0%																	
4 years of buying	3.5%																	
5 years of buying	3.0%																	
6 years of buying	2.0%																	
7 years of buying	1.0%																	
After 7 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.

Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. 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 your contract and information folder.

MER (annual rate as a % of the fund's value)
3.62%

DFS GIF – INTERNATIONAL EQUITY – MFS

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 – 1.25% of the market value of the Units attributed to this fee option each year.
- Back End Load, 7 years – 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 Millennia III Plan.

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*.

desjardinslifeinsurance.com



The information folder contains important information on the Millenia III Plan and the DFS Guaranteed Investment Funds. It also contains defined terms. Please read this document carefully.

DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.

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