

Fund Facts

GUARANTEED INVESTMENT FUNDS – HELIOS2

Fund Facts updated on **April 30, 2024**

Financial Information as of **December 31, 2023** (unless otherwise indicated)

This document contains a description of the investments offered under the Helios2 Contract and other information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2.



The Guaranteed Investment Funds and the contract are established by
Desjardins Financial Security Life Assurance Company.

WHAT THIS DOCUMENT CONTAINS

This document contains a description of the investments offered under the Helios2 contract and other important information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2. It must be read in conjunction with the Helios2 Contract and Information Folder. The definitions of certain terms used in this document are to be found in the **“Definitions”** section of the Contract and Information Folder.

The information on each of the Fund Facts pages was accurate and complied with the guidelines for this kind of contract, as set out by the Canadian Life and Health Insurance Association and the Autorité des marchés financiers (in Quebec), when the Fund Facts document was written.

If there are any errors in this information, we will take reasonable steps to correct them, but you won't have the right to a specific return.

Subject to any applicable guarantees, any amount that is allocated to a segregated fund (guaranteed investment funds) is invested at the risk of the Owner and may increase or decrease in value.

We certify that the information folder, including the *Fund Facts* document, provides brief and plain disclosure of all material facts relating to the individual variable annuity contract called the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2, which is issued by Desjardins Financial Security Life Assurance Company. The Company intends to engage in the continuous sale of individual variable annuity contracts under the terms of the Desjardins Financial Security Guaranteed Investment Funds Plan.



Denis Dubois
President and Chief Operating Officer



Sébastien Vallée
Vice-President, Investment Solutions

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Information on the Investments of the Funds

General Principles Applicable to the Investments of the Funds

As a general principle, in respect of each of the funds, we comply with the Canadian Life and Health Insurance Association Guideline on Individual Variable Insurance Contracts Relating to Segregated Funds, the Autorité des marchés financiers Guideline on Individual Variable Insurance Contracts Relating to Segregated Funds (in Quebec), applicable laws and regulations and such investment and lending policies, standards and procedures that a reasonable and prudent person would adopt in respect of a portfolio of investments and loans to avoid undue risk of loss and to obtain a reasonable return. As part of this framework, the Company has the authority to invest the assets of each fund in any way it judges to be most effective for the attainment of the objectives of the funds, having regard to the circumstances prevailing at any time.

The Company may lend securities in the investment portfolio of a fund with such frequency and on such terms and conditions as the Company in its absolute discretion may determine, subject to the requirements of any applicable insurance law, regulation or guideline in Canada.

The investment policies of the funds may permit the use of derivative instruments with no financial leverage. A derivative is a financial instrument that derives its value from an underlying security. The derivative instruments employed are subject to the risk factors described in this section. The following derivative instruments may be used in the funds to reduce transaction costs, increase the liquidity of the portfolio, or for the specific purposes discussed:

- Forward contracts traded over-the-counter may be used to change the exposure to foreign currencies of developed countries;
- Futures contracts traded on a public exchange may be used to replicate the return of various securities market indices or to increase or decrease the asset exposure to bonds or Canadian, American, European and Asian equities. Futures contracts may also be used for hedging purposes with the intention of offsetting or reducing the risk associated with stock market fluctuations;
- Options traded on a public equities exchange may also be used for hedging purposes with the intention of offsetting or reducing the risk associated with stock market fluctuations, or to increase or decrease the asset exposure and generate income. Market exposures are the same as described above for futures contracts;

- Swap contracts traded over-the-counter may be used for hedging purposes with the intention of offsetting or reducing the risk associated with stock market fluctuations and fluctuations in currency exchange rates of developed countries, or to increase or decrease currency or asset exposures. Market exposures are the same as described above for futures contracts; and
- Warrants traded on a public exchange.

The investment policies of the funds may permit them to invest in certain underlying funds. Investments in underlying funds will occur only where the investment policy of the underlying fund conforms to the policy of the fund. Specifically, the funds may invest in pooled funds, mutual funds, exchange-sponsored index funds, and certain publicly traded income trust funds.

Investments in pooled funds or mutual funds by a Desjardins Financial Security Guaranteed Investment Fund (DFS GIF) will not result in charges or fees to the fund or Owners other than previously described. No additional management fees or expenses are being charged for these investments.

Exchange-sponsored index funds may include such instruments as the i60s (Units of the iUnits S&P/TSX 60 Index Participation Fund) and SPDRs (Standard & Poor's 500 Depository Receipt) participation in which represents a proportionate interest in shares of companies listed on these exchange indices. Publicly traded income trust funds are unitized trusts, which generally distribute all income, generated by the underlying trust assets. Investment in both these types of funds involves minimal management expenses and/or fees which, to the extent they are material, are discussed further in the financial statements but are not included in the MER of the funds.

The fund will maintain a separate Unit value from the Underlying Fund reflecting the fees associated with the cost of providing the Helios2 – 75/75 guarantee and administration of the funds.

If the Underlying Fund is a mutual fund, it cannot change any fundamental objectives unless the change in the objective of the Underlying Fund is approved by the mutual fund unitholders. Should such an event occur, notice will be given to the Owner.

Responsible Investing

Responsible Investment Portfolios

The DFS GIF – Conservative – Desjardins SocieTerra, DFS GIF – Moderate – Desjardins SocieTerra, DFS GIF – Balanced – Desjardins SocieTerra, DFS GIF – Growth – Desjardins SocieTerra, DFS GIF – Maximum Growth – Desjardins SocieTerra and DFS GIF – 100% Equity – Desjardins SocieTerra, as well as the DFS GIF – Global Balanced – Desjardins SocieTerra, follow a responsible approach to investing and use an investment strategy which seeks to generate both financial and sustainable value. Responsible Investing (“RI”) means integrating the analysis of environmental, social and governance (“ESG”) factors into investment selection and management over a long-term horizon in order to finance companies that contribute to sustainable development. The Underlying Funds are made up of securities that are selected and managed using the following four RI implementation strategies:

1. Excluding companies that have a significant share of their activities in certain industries deemed harmful (such as weaponry, tobacco, fossil fuels and the production of electricity from coal or nuclear source).
2. Evaluating the environmental, social and governance (ESG) practices of companies, in addition to analyzing their financial performance.
3. Using shareholder engagement as leverage to influence the companies in which the Underlying Funds invest.
4. Collaborating with other institutional investors to form coalitions and advocating for improvements in corporate policies, industry standards and national and international regulations.

The RI implementation strategies are subject to change at the sole discretion of the Underlying Fund manager.

DFS GIF – Growth RS – NEI Select

The DFS GIF – Growth RS – NEI Select follows a responsible investment approach defined by the Underlying Fund manager as responsible investing as an investment approach that incorporates environmental, social and governance (“ESG”) analysis of company performance into the investment decision-making process with the goal of generating sustainable value for investors, for other company stakeholders, and for society. The manager executes this approach through a responsible investment program that encompasses the following activities: exclusionary screening, ESG evaluation, ESG integration, active ownership, headline risk assessment, and public policy work and research.

The Underlying Fund will exclude all companies with any direct revenue from the industries below, for the underlying funds which the portfolio manager has full discretion:

- Automatic and/or semi-automatic weapons manufacturing for civilian use
- Controversial weapons: cluster munitions, anti-personnel landmines, biological and chemical weapons, nuclear weapons
- Tobacco production and manufacturing

In addition, the Underlying Fund will exclude all companies with sustained revenues over 10% associated with the below industries, for the underlying funds which the portfolio manager has full discretion. The industries below may be amended from time to time while continuing to align with the fund’s responsible investing approach:

- Nuclear power (with exception for certain companies that are transitioning towards renewable energy or non-nuclear low carbon solutions as explained in the NEI Responsible Investment Policy)
- Gambling
- The distribution of automatic or semi-automatic weapons intended for civilian use
- The distribution of tobacco and/or tobacco-related products

Principal Risk Factors

The net asset value per Unit of each fund will fluctuate with changes in the market value of the investments held in the fund. These changes in market value may occur as a result of various factors, including general economic conditions, investments, market conditions and changes in interest rates, or the financial performance of the issuers of securities held in the fund.

Certain specific types of risk which may affect the funds from time to time are:

Risk of Volatile Markets and Market Disruption Risk

Market prices of investments held in a fund will go up or down, sometimes rapidly or unpredictably. Each fund's investments are subject to changes in general economic conditions, general market fluctuations and the risks inherent in investment in securities markets. Investment markets can be volatile and prices of investments can change substantially due to various factors including, but not limited to, economic growth or recession, changes in interest rates, changes in actual or perceived creditworthiness of issuers and general market liquidity. In addition, unexpected and unpredictable events such as war and occupation, terrorism, related geopolitical risks and pandemics may in the future lead to increased short-term market volatility and may have adverse long-term effects on world economies and markets generally. These events may adversely affect the performance of a fund. The effects of future terrorist acts (or threats thereof), military action, pandemics or similar unexpected disruptive events on the economies and securities markets of countries cannot be predicted. These events could also have an acute effect on individual issuers or related groups of issuers. Even if general economic conditions do not change, the value of an investment held in a fund could decline if the particular industries, sectors or companies in which a fund invests do not perform well or are adversely affected by events. Furthermore, legal, political, regulatory and tax changes also may cause fluctuations in markets and securities prices.

Special Equities Risk

This type of risk relates to stocks of companies that may not be traded on a public exchange or, by their nature, may have restricted marketability. An example would be a small private corporation whose shares are not sold through the typical channel of the stock exchange, but through a private transaction. Since there is no organized market for the stock, the original buyer may eventually have a limited amount of potential buyers to sell to. Likewise, small companies that are listed on a public stock exchange may have limited amounts of shares that are available to be traded on a given day, thus affecting the demand-supply relationship and consequently the price sold or paid. When companies are smaller and younger, management, earnings and the company's outlook may generally be less stable than a larger, more well-established company.

Interest Rate Risk

Interest rate risk generally affects bondholders and certain other fixed-income securities holders. As the interest rate paid on the fixed-income security is fixed throughout its life, its value may fluctuate throughout the term to maturity if market rates change. Generally, when interest rates increase, the value of the fund decreases, and when interest rates decrease, the value of the fund increases.

Credit Risk

Credit risk relates to the possibility that an issuer of a bond or other fixed-income security will not be able to meet its obligation to pay the required interest payments or repay the principal amount of the security at its maturity. In effect, buying a bond is like lending money. The financial health of the borrower reflects its capacity to pay the annual interest payments to the lender and, more importantly, to repay the borrowed money. Independent and external agencies exist that evaluate and issue ratings, using a standardized approach, of a government or corporation's financial status.

Foreign Currency Risk

Foreign currency risk relates to the possibility of the value of foreign securities fluctuating due to changes in the currency exchange rates of the investor's local currency relative to the currency of the foreign country in which the security is situated. In effect, when an investor purchases a foreign security, he must first convert his local currency into that of the foreign country at the going rate. If the going currency exchange rate changes throughout time, it will have an impact on the investor's security value once converted back to his local currency. For example, if the value of the Canadian dollar increases against the value of the foreign currency, the converted value of the foreign holdings in a fund may decrease.

Sovereign Risk

This type of risk relates to the potential of a country's status changing, by change of form of government or otherwise, which would have a negative effect on that country's economy or its business environment. Foreign securities may also be subject to foreign investment and exchange control laws, nationalization, expropriation, confiscatory taxation, currency controls, government regulation and intervention, diplomatic developments, high rates of inflation, or withholding tax. The risk on foreign investments may also be elevated because of reduced availability of information about foreign issuers since they are often not subject to the extensive accounting, auditing and financial reporting standards and practices applicable in North America.

Derivatives Risk

Derivatives risk relates to the possibility of loss of value induced by the underlying security from which the instrument derives its value. By its nature, the principal risk involved for a derivative contract would relate to the underlying security's nature and own risks. Thus, if the derivative contract specifies that the counterparty to a contract will pay him the price gains related to a specific stock, certain risks such as market risks, currency risks, and sovereign risks involved by directly purchasing that stock would also indirectly affect the derivative contract holder. Losses may also occur if the counterparty to a derivative transaction defaults on its obligations to pay the specified amounts of the derivative contract. In addition, derivative securities are also subject to the risk that the fund may not be able to readily sell or close out its positions in a derivative security.

List of Funds

Investment Solutions

DFS GIF – Conservative
DFS GIF – Moderate
DFS GIF – Balanced
DFS GIF – Growth
DFS GIF – Maximum Growth♦
DFS GIF – 100% Equity♦

Responsible Investment Portfolios

DFS GIF – Conservative – Desjardins SocieTerra
DFS GIF – Moderate – Desjardins SocieTerra
DFS GIF – Balanced – Desjardins SocieTerra
DFS GIF – Growth – Desjardins SocieTerra
DFS GIF – Maximum Growth – Desjardins SocieTerra♦
DFS GIF – 100% Equity – Desjardins SocieTerra♦

Wise ETF Portfolios

DFS GIF – Conservative – Desjardins Wise ETF
DFS GIF – Balanced – Desjardins Wise ETF
DFS GIF – Growth – Desjardins Wise ETF
DFS GIF – Maximum Growth – Desjardins Wise ETF♦
DFS GIF – 100% Equity – Desjardins Wise ETF♦

Individual Funds

Income

DFS GIF – Money Market
DFS GIF – Canadian Bond
DFS GIF – Global Tactical Bond – Desjardins

Balanced and Asset Allocation

DFS GIF – Diversified Income – Franklin Quotential**
DFS GIF – Balanced Income – Franklin Quotential**
DFS GIF – Canadian Balanced – Fidelity*♦
DFS GIF – U.S. Monthly Income – Fidelity♦
DFS GIF – Global Balanced – Desjardins SocieTerra
DFS GIF – Global Balanced – Jarislowsky Fraser
DFS GIF – Canadian Balanced – Fiera Capital
DFS GIF – Balanced Growth – Franklin Quotential**
DFS GIF – Canadian Asset Allocation – CI♦
DFS GIF – Canadian Balanced – CI
DFS GIF – Canadian Income and Growth – CI
DFS GIF – Global Balanced Growth – Desjardins
DFS GIF – Growth and Income – NEI†
DFS GIF – Growth RS – NEI Select†
DFS GIF – Growth – Franklin Quotential**

Canadian Equity

DFS GIF – Dividend Income – Desjardins♦
DFS GIF – Canadian Dividend – NEI†
DFS GIF – Canadian Equity – Desjardins♦
DFS GIF – Canadian Equity – Jarislowsky Fraser♦
DFS GIF – Canadian Equity – Fidelity True North®♦
DFS GIF – Canadian Equity – Franklin Bissett†
DFS GIF – Canadian Small Cap Equity – NEI**†
DFS GIF – Small Cap – Franklin Bissett**†

Foreign Equity

DFS GIF – American Equity – MFS♦
DFS GIF – American Equity Value – Desjardins♦
DFS GIF – Global Dividend – Desjardins♦
DFS GIF – Global Equity – Desjardins♦
DFS GIF – Global Equity – MFS♦
DFS GIF – Global Equity Growth – Desjardins♦
DFS GIF – International Equity – MFS♦
DFS GIF – International Equity Growth – Desjardins♦

®Fidelity True North is a registered trademark of FMR Corp.

* These funds are not available with Helios2 – 100/100 i.

† These funds are not available for new deposits or Unit switches.

♦ These funds are not available with Helios2 – 75/100 GLWB.

Portfolio Managers of the Funds

In order to provide the best possible choice of funds, Desjardins Financial Security Life Assurance Company has retained the following portfolio managers:

Portfolio Manager	Fund
CI Investments Inc. 2 Queen Street East, 20th Floor Toronto, Ontario, M5C 3G7	DFS GIF – Canadian Balanced – CI DFS GIF – Canadian Income and Growth – CI DFS GIF – Canadian Asset Allocation – CI
Desjardins Global Asset Management Inc. 1 Complexe Desjardins, South Tower, 20th Floor Montreal, Quebec, H5B 1B2	Investment Solutions: DFS GIF – Conservative DFS GIF – Moderate DFS GIF – Balanced DFS GIF – Growth DFS GIF – Maximum Growth DFS GIF – 100% Equity Responsible Investment Portfolios: DFS GIF – Conservative – Desjardins SocieTerra DFS GIF – Moderate – Desjardins SocieTerra DFS GIF – Balanced – Desjardins SocieTerra DFS GIF – Growth – Desjardins SocieTerra DFS GIF – Maximum Growth – Desjardins SocieTerra DFS GIF – 100% Equity – Desjardins SocieTerra Wise ETF Portfolios: DFS GIF – Conservative – Desjardins Wise ETF DFS GIF – Balanced – Desjardins Wise ETF DFS GIF – Growth – Desjardins Wise ETF DFS GIF – Maximum Growth – Desjardins Wise ETF DFS GIF – 100% Equity – Desjardins Wise ETF Individual Funds: DFS GIF – Money Market DFS GIF – Canadian Bond DFS GIF – Global Tactical Bond – Desjardins DFS GIF – Global Balanced – Desjardins SocieTerra DFS GIF – Global Balanced Growth – Desjardins DFS GIF – Dividend Income – Desjardins DFS GIF – Canadian Equity – Desjardins DFS GIF – American Equity Value – Desjardins DFS GIF – Global Dividend – Desjardins DFS GIF – Global Equity – Desjardins DFS GIF – Global Equity Growth – Desjardins DFS GIF – International Equity Growth – Desjardins
Fidelity Investments Canada ULC 438 Bay Street, Suite 300 Toronto, Ontario, M5G 2N7	DFS GIF – Canadian Balanced – Fidelity DFS GIF – U.S. Monthly Income – Fidelity DFS GIF – Canadian Equity – Fidelity True North®
Fiera Capital Corporation 1981 McGill College Avenue, Suite 1500 Montreal, Quebec, H3A 0H5	DFS GIF – Canadian Balanced – Fiera Capital
Franklin Bissett Investment Management 200 King Street West, Suite 1500 Toronto, Ontario, M5H 3T4	DFS GIF – Canadian Equity – Franklin Bissett DFS GIF – Small Cap – Franklin Bissett

Portfolio Manager	Fund
Franklin Templeton Investments Corp. 200 King Street West, Suite 1500 Toronto, Ontario, M5H 3T4	DFS GIF – Diversified Income – Franklin Quotential DFS GIF – Balanced Income – Franklin Quotential DFS GIF – Balanced Growth – Franklin Quotential DFS GIF – Growth – Franklin Quotential
Jarislowsky, Fraser Limited 1010 Sherbrooke St. West, 20th Floor Montreal, Quebec H3A 2R7	DFS GIF – Global Balanced – Jarislowsky Fraser DFS GIF – Canadian Equity – Jarislowsky Fraser
MFS Investment Management Canada Limited 77 King Street West, 35th Floor Toronto, Ontario, M5K 1B7	DFS GIF – American Equity – MFS DFS GIF – Global Equity – MFS DFS GIF – International Equity – MFS
Northwest & Ethical Investments L.P. 151 Yonge Street, 12th Floor Toronto, Ontario, M5C 2W7	DFS GIF – Growth and Income – NEI DFS GIF – Growth RS – NEI Select DFS GIF – Canadian Dividend – NEI DFS GIF – Canadian Small Cap Equity – NEI

For some of our funds managed by Northwest & Ethical Investments L.P. and by Desjardins Global Asset Management Inc., the portfolio managers have retained portfolio sub-advisors to provide portfolio management services. **The portfolio sub-advisors and funds are listed below:**

Fund	Underlying Fund Portfolio Sub-Advisor
DFS GIF – Growth and Income – NEI	Letko, Brosseau & Associates Inc.
DFS GIF – Canadian Dividend – NEI	Lincluden Investment Management Limited
DFS GIF – Canadian Small Cap Equity – NEI	Hillsdale Investment Management Inc.
DFS GIF – Global Tactical Bond – Desjardins	PIMCO Canada Corp.
DFS GIF – Global Balanced Growth – Desjardins	Wellington Management Canada ULC
DFS GIF – American Equity Value – Desjardins	Wellington Management Canada ULC
DFS GIF – Global Dividend – Desjardins	Mondrian Investment Partners Limited
DFS GIF – Global Equity – Desjardins	Lazard Asset Management LLC
DFS GIF – Global Equity Growth – Desjardins	Baillie Gifford Overseas Limited
DFS GIF – International Equity Growth – Desjardins	Baillie Gifford Overseas Limited

Desjardins Financial Security Life Assurance Company has a Code of Professional Conduct in place which requires that some categories of contracts to be entered into with related parties be approved by the Board of Directors of the Company, after recommendation by the Company's Ethics Committee.

Desjardins Financial Security Life Assurance Company, Desjardins Global Asset Management Inc. and Northwest & Ethical Investments L.P. are entities of the Desjardins Group. Desjardins Financial Security Life Assurance Company and Desjardins Global Asset Management Inc. are indirectly wholly owned subsidiaries of Fédération des caisses Desjardins du Québec. Northwest & Ethical Investments L.P. is entirely owned by Aviso Wealth Inc., the shareholder of which is held in equal shares by Desjardins Financial Holding Inc. and a partnership comprised of Canada's five provincial Credit Union Centrals and the CUMIS Group. Policies are in place to ensure that all decisions are made in the best interest of the funds.

Objectives and Strategies of the Funds

Investment Solutions

On the following pages, we show you the current investment objective and strategy for each of our Investment Solutions.

The following investment solutions use mixes of existing mutual and pooled funds in order to attain their stated objectives.

The Company retains the right to change any of the Underlying Funds at its sole discretion.

A detailed description of each fund's investment policy and, where applicable, the investment policy and/or prospectus and financial statements of the Underlying Fund(s) is available upon request by writing to the Company at its principal office address noted on [page 27](#) of this document.

If the Company changes the objectives of a fund, you will be given 60 days advance notice and have the right to switch or withdraw your Units as described in the section "**Fundamental Changes**" of the Contract and Information Folder. It is important to note, that although you will receive notice, a change in an Underlying Fund will not be treated as a fundamental change and you will not have any special switch or withdrawal rights.

The objectives and strategies for each of the Investment Solutions are as follows:

DFS GIF – Conservative

Objective of the fund

To generate a consistent flow of income with an emphasis on the preservation of capital by investing in a number of different fixed income and equity Underlying Funds.

Strategy of the fund

To invest in a wide array of Underlying Funds managed by using a multi-manager approach provided by acclaimed fund managers and sub-advisors.

The principal risk factors of this fund are interest rate risk, foreign currency risk, credit risk, sovereign risk, risk of volatile markets and market disruption risk, special equities risk and derivatives risk.

DFS GIF – Moderate

Objective of the fund

To generate income while leaving room for some capital appreciation by investing in a number of different fixed income and equity Underlying Funds.

Strategy of the fund

To invest in a wide array of Underlying Funds managed by using a multi-manager approach provided by acclaimed fund managers and sub-advisors.

The principal risk factors of this fund are interest rate risk, foreign currency risk, credit risk, sovereign risk, risk of volatile markets and market disruption risk, special equities risk and derivatives risk.

DFS GIF – Balanced

Objective of the fund

To provide investors with an attractive balance of current income and capital appreciation by investing in a number of different fixed income and equity Underlying Funds.

Strategy of the fund

To invest in a wide array of Underlying Funds managed by using a multi-manager approach provided by acclaimed fund managers and sub-advisors.

The principal risk factors of this fund are interest rate risk, foreign currency risk, credit risk, sovereign risk, risk of volatile markets and market disruption risk, special equities risk and derivatives risk.

DFS GIF – Growth

Objective of the fund

To emphasize appreciation of capital while still generating some income by investing in a number of different fixed income and equity Underlying Funds.

Strategy of the fund

To invest in a wide array of Underlying Funds managed by using a multi-manager approach provided by acclaimed fund managers and sub-advisors.

The principal risk factors of this fund are interest rate risk, foreign currency risk, credit risk, sovereign risk, risk of volatile markets and market disruption risk, special equities risk and derivatives risk.

DFS GIF – Maximum Growth

Objective of the fund

To maximize the appreciation of capital while still generating some income by investing in a number of different fixed income and equity Underlying Funds.

Strategy of the fund

To invest in a wide array of Underlying Funds managed by using a multi-manager approach provided by acclaimed fund managers and sub-advisors.

The principal risk factors of this fund are interest rate risk, foreign currency risk, credit risk, sovereign risk, risk of volatile markets and market disruption risk, special equities risk and derivatives risk.

DFS GIF – 100% Equity

Objective of the fund

To maximize the appreciation of capital by investing primarily in a number of different Canadian and foreign 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.

Strategy of the fund

To invest in a wide array of Underlying Funds managed by using a multi-manager approach provided by acclaimed fund managers and sub-advisors.

The principal risk factors of this fund are foreign currency risk, sovereign risk, risk of volatile markets and market disruption risk, special equities risk and derivatives risk.

Responsible Investment Portfolios

On the following pages, we show you the current investment objective and strategy for each responsible investment portfolio.

Each of the following responsible investment portfolios invest in an Underlying Fund which in turn uses mixes of mutual funds and pooled funds in order to attain their stated objectives.

All of the following funds use geographic and asset class weightings to determine which of the underlying mutual and pooled funds are most suitable to meet the investment objectives of each fund. These weightings are subject to change at the sole discretion of the Underlying Fund manager, who also retains the right to change any and all of the Underlying Funds without advance notice to either the Company or the Owner(s).

A detailed description of each fund's investment policy and, where applicable, the investment policy and/or prospectus and financial statements of the underlying fund(s) is available upon request by writing to the Company at its principal office address noted on [page 27](#) of this document.

If the Company changes the objectives of a fund, you will be given 60 days advance notice and have the right to switch or withdraw your Units as described in the section "**Fundamental Changes**" of the Contract and Information Folder. It is important to note, that although you will receive notice, a change in an Underlying Fund will not be treated as a fundamental change and you will not have any special switch or withdrawal rights.

The objectives and strategies for each of the responsible investment portfolios are as follows:

DFS GIF – Conservative – Desjardins SocieTerra

Objective of the fund

To provide income and achieve a moderate level of long-term capital appreciation by investing primarily in Canadian, and to a lesser extent, foreign equity and fixed-income bonds and/or in units of mutual funds which themselves invest primarily in Canadian or foreign equity and fixed-income bonds. The fund follows a responsible approach to investing, which is described on [page 6](#) of this document.

Strategy of the fund

To reach the fund's investment objective, selection of the securities and/or the underlying fund as well as the percentage of the assets that will be invested in each of these securities or underlying funds will be based on the following target weightings: Fixed-income (75%) and Growth (25%).

The portfolio manager selects underlying funds that comply with the manager's responsible investing policy by evaluating the quality of the consideration of the ESG factors.

The principal risk factors of this fund are foreign currency risk, credit risk, risk of volatile markets and market disruption risk and interest rate risk.

DFS GIF – Moderate – Desjardins SocieTerra

Objective of the fund

To provide income and a moderate long-term capital appreciation by investing primarily in Canadian and foreign equity and fixed-income securities and/or in units of mutual funds which themselves invest primarily in Canadian or foreign equity and fixed-income securities. The fund follows a responsible approach to investing, which is described on [page 6](#) of this document.

Strategy of the fund

To reach the fund's investment objective, selection of the securities and/or the underlying funds as well as the percentage of the assets that will be invested in each of these securities or underlying funds will be based on the following target weightings: Fixed-income (65%) and Growth (35%).

The portfolio manager selects underlying funds that comply with the manager's responsible investing policy by evaluating the quality of the consideration of the ESG factors.

The principal risk factors of this fund are credit risk, foreign currency risk, risk of volatile markets and market disruption risk, sovereign risk and interest rate risk.

DFS GIF – Balanced – Desjardins SocieTerra

Objective of the fund

To achieve a balance between long-term capital appreciation and income by investing primarily in Canadian, and to a lesser extent, foreign equity and fixed-income securities and/or in units of mutual funds which themselves invest primarily in Canadian or foreign equity and fixed-income securities. The fund follows a responsible approach to investing, which is described on [page 6](#) of this document.

Strategy of the fund

To reach the fund's investment objective, selection of the securities and/or the underlying funds as well as the percentage of the assets that will be invested in each of these securities or underlying funds will be based on the following target weightings: Fixed-income (50%) and Growth (50%).

The portfolio manager selects underlying funds that comply with the manager's responsible investing policy by evaluating the quality of the consideration of the ESG factors.

The principal risk factors of this fund are foreign currency risk, credit risk, risk of volatile markets and market disruption risk and interest rate risk.

DFS GIF – Growth – Desjardins SocieTerra

Objective of the fund

To provide long-term capital appreciation and to a lesser extent, income. The fund invests in Canadian and foreign equity and fixed-income bonds and/or in units of mutual funds which themselves invest primarily in Canadian or foreign equity and fixed-income bonds. The fund follows a responsible approach to investing, which is described on [page 6](#) of this document.

Strategy of the fund

To reach the fund's investment objective, selection of the securities and/or the underlying fund as well as the percentage of the assets that will be invested in each of these securities or underlying funds will be based on the following target weightings: Fixed-income (40%) and Growth (60%).

The portfolio manager selects underlying funds that comply with the manager's responsible investing policy by evaluating the quality of the consideration of the ESG factors.

The principal risk factors of this fund are foreign currency risk, credit risk, risk of volatile markets and market disruption risk and interest rate risk.

DFS GIF – Maximum Growth – Desjardins SocieTerra

Objective of the fund

To achieve long-term capital appreciation. The fund invests in Canadian and foreign equity and fixed-income bonds and/or in units of mutual funds which themselves invest primarily in Canadian or foreign equity and fixed-income bonds. The fund follows a responsible approach to investing, which is described on [page 6](#) of this document.

Strategy of the fund

To reach the fund's investment objective, selection of the securities and/or the underlying fund as well as the percentage of the assets that will be invested in each of these securities or underlying funds will be based on the following target weightings: Fixed-income (20%) and Growth (80%).

The portfolio manager selects underlying funds that comply with the manager's responsible investing policy by evaluating the quality of the consideration of the ESG factors.

The principal risk factors of this fund are foreign currency risk, credit risk, risk of volatile markets and market disruption risk and interest rate risk.

DFS GIF – 100% Equity – Desjardins SocieTerra

Objective of the fund

To provide long-term capital appreciation by investing in Canadian and foreign equity and/or in units of mutual funds which themselves invest in Canadian or foreign equity. The fund follows a responsible approach to investing, which is described on [page 6](#) of this document.

Strategy of the fund

The selection of the securities and/or the underlying funds as well as the percentage of the assets that will be invested in each of these securities or underlying funds will be based on management style diversification, geographical diversification and market capitalization diversification.

The portfolio manager selects underlying funds that comply with the manager's responsible investing policy by evaluating the quality of the consideration of the ESG factors.

The principal risk factors of this fund are foreign currency risk, sovereign risk and risk of volatile markets and market disruption risk.

Wise ETF Portfolios

On the following pages, we show you the current investment objective and strategy for each wise ETF portfolio.

Each of the following wise ETF portfolios invest in an Underlying Fund which in turn uses mainly mixes of exchange-traded funds in order to attain their stated objectives.

The Underlying Funds selected use an investment strategy which seeks to select securities based on positioning on the interest-rate curve, management style diversification, geographical diversification and market capitalization diversification.

All of the following funds use geographic and asset class weightings to determine which of the underlying exchange-traded funds are most suitable to meet the investment objectives of each fund. These weightings are subject to change at the sole discretion of the Underlying Fund manager, who also retains the right to change any and all of the Underlying Funds without advance notice to either the Company or the Owner(s).

A detailed description of each fund's investment policy and, where applicable, the investment policy and/or prospectus and financial statements of the underlying fund(s) is available upon request by writing to the Company at its principal office address noted on [page 27](#) of this document.

If the Company changes the objectives of a fund, you will be given 60 days advance notice and have the right to switch or withdraw your Units as described in the section "**Fundamental Changes**" of the Contract and Information Folder. It is important to note, that although you will receive notice, a change in an Underlying Fund will not be treated as a fundamental change and you will not have any special switch or withdrawal rights.

The objectives and strategies for each of the wise ETF portfolios are as follows:

DFS GIF – Conservative – Desjardins Wise ETF

Objective of the fund

To provide a regular income return and low medium-term capital appreciation. Consequently, the fund invests mainly in exchange-traded funds which themselves invest in fixed-income and equity securities throughout the world.

Strategy of the fund

The selection of the securities as well as the percentage of the assets that will be invested in each of these securities will be based on positioning on the interest-rate curve, management style diversification, geographical diversification and market capitalization diversification.

The principal risk factors of this fund are credit risk, currency risk, interest rate risk, sovereign risk and risk of volatile markets and market disruption risk.

DFS GIF – Balanced – Desjardins Wise ETF

Objective of the fund

To provide a regular income return and long-term capital appreciation. Consequently, the fund invests mainly in exchange-traded funds which themselves invest in fixed-income and equity securities throughout the world.

Strategy of the fund

The selection of the securities as well as the percentage of the assets that will be invested in each of these securities will be based on positioning on the interest-rate curve, management style diversification, geographical diversification and market capitalization diversification.

The principal risk factors of this fund are credit risk, interest rate risk, sovereign risk and risk of volatile markets and market disruption risk.

DFS GIF – Growth – Desjardins Wise ETF

Objective of the fund

To provide a long-term capital appreciation and, to a lesser extent, generate an income return. Consequently, the fund invests mainly in exchange-traded funds which themselves invest in equity and fixed-income securities throughout the world.

Strategy of the fund

The selection of the securities as well as the percentage of the assets that will be invested in each of these securities will be based on positioning on the interest-rate curve, management style diversification, geographical diversification and market capitalization diversification.

The principal risk factors of this fund are credit risk, interest rate risk, foreign securities risk and risk of volatile markets and market disruption risk.

DFS GIF – Maximum Growth – Desjardins Wise ETF

Objective of the fund

To provide long-term capital appreciation. Consequently, the fund invests mainly in exchange-traded funds which themselves invest in equity and fixed-income securities throughout the world.

Strategy of the fund

The selection of the securities as well as the percentage of the assets that will be invested in each of these securities will be based on positioning on the interest-rate curve, management style diversification, geographical diversification and market capitalization diversification.

The principal risk factors of this fund are foreign currency risk, sovereign risk and risk of volatile markets and market disruption risk.

DFS GIF – 100% Equity – Desjardins Wise ETF

Objective of the fund

To provide long-term capital appreciation. Consequently, the fund invests mainly in exchange-traded funds which themselves invest in equity securities of companies located throughout the world.

Strategy of the fund

The selection of the securities as well as the percentage of the assets that will be invested in each of these securities will be based on management style diversification, geographical diversification and market capitalization diversification.

The principal risk factors of this fund are foreign currency risk, sovereign risk and risk of volatile markets and market disruption risk.

Individual Funds

On the following pages, we show you the current investment objective and strategy for each of our individual funds.

The DFS GIF – Diversified Income – Franklin Quotential, DFS GIF – Balanced Income – Franklin Quotential, DFS GIF – Global Balanced – Desjardins SocieTerra, DFS GIF – Balanced Growth – Franklin Quotential, DFS GIF – Growth RS – NEI Select and DFS GIF – Growth – Franklin Quotential all use geographic and asset class weightings to determine which of the underlying mutual and pooled funds are most suitable to meet the investment objectives of each fund. These weightings are subject to change at the sole discretion of the Underlying Fund manager, who also retains the right to change any and all of the underlying funds without advance notice to either the Company or the Owner(s).

A detailed description of each fund's investment policy and, where applicable, the investment objective, policy and/or prospectus and financial statements of the underlying fund is available upon request by writing to the Company at its principal office address noted on [page 27](#) of this document.

If the Company changes the objectives of a fund, you will be given 60 days advance notice and have the right to switch or withdraw your Units as described in the section **"Fundamental Changes"** of the Contract and Information Folder. It is important to note, that although you will receive notice, a change in an Underlying Funds will not be treated as a fundamental change and you will not have any special switch or withdrawal rights.

The objectives and strategies for each of the funds are as follows:

INCOME FUNDS

DFS GIF – Money Market

Objective of the fund

To provide a higher level of interest income than can normally be obtained from savings accounts, combined with a high level of liquidity and safety of capital.

Strategy of the fund

To invest among others in Canadian government treasury bills and in bankers' acceptances. The fund's modified duration may not exceed 180 days and the average maturity cannot exceed 365 days.

The principal risk factors of this fund are interest rate and volatile markets and market disruption risk.

DFS GIF – Canadian Bond

Objective of the fund

To provide regular income and capital security by investing in a portfolio of fixed-income securities from the Canadian bond market.

Strategy of the fund

This fund, actively managed, aims to provide regular income and capital security by investing in a portfolio of fixed-income securities from the Canadian bond market. The fund employs a fundamental investment approach targeting a consistent allocation of value added sources. The strategy seeks to add value through management of duration, yield curve and credit risk.

The principal risk factors of this fund are credit risk, interest rate risk and risk of volatile markets and market disruption risk.

DFS GIF – Global Tactical Bond - Desjardins

Objective of the fund

The objective of this fund is to provide a high income return and some long-term capital appreciation by investing primarily in fixed-income securities of issuers throughout the world.

Strategy of the fund

The 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. The fund may also invest in other classes of securities, such as floating rate loans, asset-backed securities, mortgage-backed securities and government bonds.

The principal risk factors of this fund are interest rate risk, credit risk, derivatives risk, foreign currency risk, sovereign risk and risk of volatile markets and market disruption risk.

BALANCED AND ASSET ALLOCATION FUNDS

DFS GIF – Diversified Income – Franklin Quotential

Objective of the fund

To provide a balance of capital growth and interest income by investing primarily in units of an underlying fund in order to gain the desired exposure to the equity and fixed income markets.

Strategy of the fund

To emphasize investments in fixed income underlying funds in order to provide income and capital preservation. The fund also invests, to a lesser extent, in equity underlying funds in order to increase the potential for capital appreciation over a longer investment horizon.

The principal risk factors of this fund are interest rate, foreign currency, credit, sovereign, volatile markets and market disruption, special equities and derivatives risk.

DFS GIF – Balanced Income – Franklin Quotential

Objective of the fund

To provide a balance of capital growth and interest income by investing primarily in units of an individual underlying fund in order to gain the desired exposure to the equity and fixed income markets.

Strategy of the fund

To invest in fixed income underlying funds in order to provide income and capital preservation. The fund also invests in equity underlying funds in order to increase the potential for capital appreciation over a longer investment horizon.

The principal risk factors of this fund are interest rate, foreign currency, credit, sovereign, volatile markets and market disruption, special equities and derivatives risk.

DFS GIF – Canadian Balanced – Fidelity

Objective of the fund

To achieve high total investment return using a diversified portfolio targeting long-term capital appreciation and a regular income stream through investment in any kind of equity or fixed-income security or money market instrument. The fundamental investment objective of the fund is to provide investors with a balanced asset mix with the potential for capital growth.

Strategy of the fund

Target fixed asset allocation to deliver superior long-term growth potential and reduced levels of risk. The fund invests primarily in a mix of Canadian equity securities, investment grade bonds, high yield securities and money market instruments. The equity investment decisions are based on a thorough examination of the company, financial conditions and long-term earnings potential.

The principle risk factors of this fund are interest rate risk, special equities risk, derivatives risk, risk of volatile markets and market disruption risk and credit risk.

DFS GIF – U.S. Monthly Income – Fidelity

Objective of the fund

To achieve a combination of a steady flow of income and the potential for capital gains by investing in a mix of U.S. income-producing securities.

Strategy of the fund

The fund invests primarily in a mix of U.S. income-producing securities, either directly or indirectly through investments in underlying funds. The fund's neutral mix is 50% exposure to equity securities and 50% exposure to fixed-income securities. These securities may be U.S. securities or non-U.S. securities but at least 70% of the fund's net assets will be invested in U.S. dollar-denominated investments.

The principal risk factors of this fund are foreign currency risk, credit risk, risk of volatile markets and market disruption risk and interest rate risk.

DFS GIF – Global Balanced – Desjardins SocieTerra

Objective of the fund

To provide long-term capital appreciation and, to a lesser extent, generate an income return. Consequently, the fund invests primarily in units of mutual funds which themselves invest in equity and fixed-income securities throughout the world. The fund follows a responsible approach to investing, which is described on [page 6](#) of this document.

Strategy of the fund

To achieve the fund's investment objective, the portfolio manager invests in the following underlying funds: Desjardins Sustainable Environmental Bond Fund, Desjardins Sustainable Positive Change Fund and Desjardins Sustainable Global Opportunities Fund.

The portfolio manager selects underlying funds that comply with the manager's responsible investing policy by evaluating the quality of the consideration of the ESG factors.

The principal risk factors of this fund are credit risk, foreign currency risk, interest rate risk and sovereign risk.

DFS GIF – Global Balanced – Jarislowsky Fraser

Objective of the fund

To provide investors with an opportunity to achieve a high rate of return by investing in a diversified portfolio consisting of a balance of equity and fixed-income securities of issuers located throughout the world.

Strategy of the fund

To provide such an opportunity through a diversified portfolio consisting of a balance of mainly large cap equity and mainly investment grade fixed-income securities of issuers located throughout the world.

The principal risk factors of this fund are interest rate risk, risk of volatile markets and market disruption risk, foreign currency risk and credit risk.

DFS GIF – Canadian Balanced – Fiera Capital

Objective of the fund

To provide investors with a balance of capital growth and interest income by investing primarily in Canadian fixed income and equity securities.

Strategy of the fund

To provide such a balance by investing primarily in the common shares of medium and large cap Canadian corporations and in Canadian government and Canadian investment-grade corporate bonds and other interest-bearing instruments.

The principal risk factors of this fund are interest rate, volatile markets and market disruption, derivatives and some minor foreign currency and credit risk.

DFS GIF – Balanced Growth – Franklin Quotential

Objective of the fund

To provide a balance of capital growth and interest income by investing primarily in units of an individual underlying fund in order to gain the desired exposure to the equity and fixed income markets.

Strategy of the fund

To emphasize investments in equity underlying funds in order to increase the potential for capital appreciation over a longer investment horizon. The fund also invests, to a lesser extent, in fixed income underlying funds in order to provide stability.

The principal risk factors of this fund are interest rate, foreign currency, credit, sovereign, volatile markets and market disruption, special equities and derivatives risk.

DFS GIF – Canadian Asset Allocation – CI

Objective of the fund

The objective of this fund is to achieve a superior total investment return directly or indirectly, in a combination of primarily equity and fixed income securities of Canadian companies. Indirect investments may include convertible securities, derivatives, equity-related securities and securities of other mutual funds.

Strategy of the fund

The fund is actively managed with a disciplined bottom-up selection process. The strategy uses exposure in equity, fixed income instruments and cash and cash equivalents to achieve the fund objective. The investments in each asset class will vary dependent on market conditions. The Canadian fixed income securities portion of the portfolio will consist mainly of high quality government and corporate bonds while foreign securities can make up part of the equity portion of the portfolio.

The principal risk factors for this fund are risk of volatile markets and market disruption risk, credit risk, currency risk, derivatives risk and interest rate risk.

DFS GIF – Canadian Balanced – CI

Objective of the fund

To provide investors with an attractive balance of current income and capital appreciation by investing primarily in a combination of Canadian equity and equity-related securities and fixed income securities.

Strategy of the fund

For the equity portion, the fund invests primarily in companies providing a stable income or consistent dividends. For the fixed income portion, the portfolio manager selects high-quality fixed income securities, including bank loans and floating rate debt instruments but may choose to shift the weighting of the portion of the fund held in bonds with longer terms to maturity depending on the expected fluctuations in interest rates. The fund may also invest in foreign securities as well as warrants, and derivatives, the latter to aid in hedging against potential losses resulting from changes in the prices of the securities that the fund has invested in as well as any exposure from foreign currencies.

The principal risk factors of this fund are credit risk, interest rate risk, special equities risk, risk of volatile markets and market disruption risk, foreign currency risk and derivatives risk.

DFS GIF – Canadian Income and Growth – CI

Objective of the fund

The objective of this fund is to provide a steady flow of current income while preserving capital by obtaining exposure primarily to equity, equity related and fixed income securities of Canadian issuers.

Strategy of the fund

The fund invests in a combination of equity, fixed income and derivatives. Broadly diversified by sector and style, preferred and common shares make up portions of the fund's investments in equity securities. The fixed income portion of the fund's investments is comprised of high-yielding government and corporate bonds, debentures and notes, including some securities that are unrated or have credit ratings below investment grade. The fund may also invest in real estate investment trusts (REITs), royalty trusts, income trusts and other similar high yielding instruments.

The principal risk factors of this fund are risk of volatile markets and market disruption risk, derivatives risk, currency risk, credit risk, and interest rate risk.

DFS GIF – Global Balanced Growth – Desjardins

Objective of the fund

To provide a superior total return by primarily investing in equity and fixed-income securities throughout the world.

Strategy of the fund

Rely on the varied expertise of specialists for: macroeconomic research and analysis, asset class management, sector and industry research and analysis, quantitative analysis and derivatives.

The principal risk factors of this fund are credit risk, foreign currency risk, derivatives risk, interest rate risk and sovereign risk.

DFS GIF – Growth and Income – NEI

Objective of the fund

To provide a consistent stream of income and capital appreciation by investing primarily in a mix of Canadian equities and fixed-income securities.

Strategy of the fund

To invest in securities and mutual funds that invest in companies that fit established investment criteria to create a portfolio of enduring quality, value, dividend and growth characteristics.

The principal risk factors of this fund are interest rate, volatile markets and market disruption, some minor foreign currency and credit risk.

DFS GIF – Growth RS – NEI Select

Objective of the fund

To provide a balance of capital growth and interest income by investing primarily in units of individual underlying funds in order to gain the desired exposure to the equity and fixed income markets. The fund follows a responsible approach to investing, which is described on [page 6](#) of this document.

Strategy of the fund

To emphasize investments in equity underlying funds in order to increase the potential for capital appreciation over a longer investment horizon. The fund also invests to a lesser extent, in fixed income underlying funds in order to provide income and capital preservation.

The Underlying Fund integrates environmental, social and governance ("ESG") factors by way of its selection of the underlying funds and portfolio construction process. Each of the underlying funds in the Underlying Fund must integrate ESG factors into their investment processes as a fundamental feature.

The principal risk factors of this fund are interest rate, credit, foreign currency, sovereign, volatile markets and market disruption and derivatives risk.

DFS GIF – Growth – Franklin Quotential

Objective of the fund

To provide a balance of capital growth and interest income by investing primarily in units of an individual underlying fund in order to gain the desired exposure to the equity and fixed income markets.

Strategy of the fund

To emphasize investments in a diversified mix of equity underlying funds in order to increase the potential for capital appreciation over a longer investment horizon. The fund also invests, to a lesser extent, in fixed income underlying funds in order to provide income and capital preservation.

The principal risk factors of this fund are interest rate, foreign currency, credit, sovereign, volatile markets and market disruption, special equities and derivatives risk.

CANADIAN EQUITY FUNDS

DFS GIF – Dividend Income – Desjardins

Objective of the fund

The objective of this fund is to provide a high level of income, mostly in the form of dividends, and, to a lesser degree, long-term capital appreciation by investing primarily in Canadian, and to a lesser extent, foreign income-producing securities.

Strategy of the fund

The 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.

The principal risk factors of this fund are risk of volatile markets and market disruption risk, interest rate risk, currency risk, and derivatives risk.

DFS GIF – Canadian Dividend – NEI

Objective of the fund

The objective of this fund is to achieve a balance between high dividend income and capital growth by investing mainly in a diversified portfolio of blue chip Canadian common stocks and, to a lesser extent, in high-yield preferred stocks and interest-bearing securities.

Strategy of the fund

The fund focuses primarily on high quality, undervalued common stocks. The fund's selections seek to give preference to capital preservation and capital growth, while providing a high, regular level of income over a full market cycle.

The principal risk factors of this fund are foreign currency risk, risk of volatile markets and market disruption risk, and interest rate risk.

DFS GIF – Canadian Equity - Desjardins

Objective of the fund

To provide long-term capital appreciation. The fund invests primarily in equity securities of large-cap Canadian corporations.

Strategy of the fund

The manager uses a disciplined investment process that relies on fundamental, quantitative and trend analyses of issuers. The manager will consider, among other things, the corporations' financial health, valuation and growth perspectives, as well as the quality of their management team.

The principal risk factor of this fund is risk of volatile markets and market disruption risk.

DFS GIF – Canadian Equity – Jarislowsky Fraser

Objective of the fund

To achieve long-term capital appreciation while continuing to emphasize the preservation of capital by investing primarily in large cap Canadian equity securities.

Strategy of the fund

To invest primarily in Canadian equity securities in areas of the Canadian economy where superior rates of growth are expected.

The principal risk factor of this fund is risk of volatile markets and market disruption risk.

DFS GIF – Canadian Equity – Fidelity True North®

Objective of the fund

To achieve strong long-term capital growth by investing primarily in equity securities of Canadian companies that have a history of strong capital growth over the long-term. The fundamental investment of this fund is to achieve long-term capital appreciation while still emphasizing the preservation of capital by investing primarily in Canadian equity securities.

Strategy of the fund

To invest primarily in small, medium and large Canadian companies. The fund may also invest in a limited portion of foreign securities. The fund may also use, to a lesser degree, derivatives such as options, futures, forward contracts and swaps to protect against losses caused by changes in stock prices or exchange rates.

The principal risk factors of this fund are special equities risk, derivatives risk, risk of volatile markets and market disruption risk, interest rate risk, foreign currency risk and credit risk.

DFS GIF – Canadian Equity – Franklin Bissett

Objective of the fund

The fundamental investment objective of this fund is to achieve long-term capital appreciation while continuing to emphasize the preservation of capital by investing primarily in Canadian equity securities.

Strategy of the fund

To invest primarily in mid to large cap Canadian equity securities of growth-oriented companies. The fund may also have a foreign equity component.

The principal risk factors of this fund are volatile markets and market disruption and minor foreign currency risk.

DFS GIF – Canadian Small Cap Equity – NEI

Objective of the fund

To achieve long-term capital appreciation by investing primarily in the equity of smaller, fast growing Canadian companies with small market capitalizations.

Strategy of the fund

To seek mainly to identify small or mid-capitalization companies which rank highly across all pillars, such as value, profit, growth and sector-specific aspects.

The principal risk factors of this fund are special equities and volatile markets and market disruption risk.

DFS GIF – Small Cap – Franklin Bissett

Objective of the fund

To provide investors with long-term capital appreciation. The fund invests mainly in shares of Canadian companies with small to medium market capitalizations which are expected to provide above-average returns.

Strategy of the fund

To be fully diversified at all times to compensate for the volatility inherent in investing in small capitalization equities.

The principal risk factors of this fund are volatile markets and market disruption, special equities and foreign currency risk.

FOREIGN EQUITY FUNDS

DFS GIF – American Equity – MFS

Objective of the fund

To outperform the S&P 500.

Strategy of the fund

To invest mainly in large cap equity securities of corporations located in the United States.

The principal risk factors of this fund are special equity, foreign currency and volatile markets and market disruption risk.

DFS GIF – American Equity Value – Desjardins

Objective of the fund

To provide investors with long-term capital growth by investing primarily in U.S. equities.

Strategy of the fund

To invest primarily in the common shares of high quality, publicly traded mid to large United States companies across a wide range of market sectors.

The principal risk factors of this fund are foreign currency, derivatives and volatile markets and market disruption risk.

DFS GIF – Global Dividend – Desjardins

Objective of the fund

The objective of this fund is to provide dividend income and long-term capital appreciation through the investment in equity and equity related securities of companies around the world, including, when deemed appropriate, emerging markets.

Strategy of the fund

In order to achieve its investment objective, the fund invests in companies with high dividend yields and whose management teams optimize their balance sheets through the redemption of shares or reducing debt or by opting to increase cash flows sufficiently to allow for the opportunity for dividend growth. Companies are selected which show stable or high profit growth, a lower than average debt in comparison to their industry average and whose securities are traded at a reasonable price in relation to other companies with similar characteristics. Equity related securities such as American Depositary Receipts (ADRs) and Global Depositary Receipts (GDRs) may be used to gain exposure to a particular stock or sector.

The principal risk factors of this fund are foreign currency risk, derivatives risk, sovereign risk and risk of volatile markets and market disruption risk.

DFS GIF – Global Equity – Desjardins

Objective of the fund

The objective of this fund is to provide long-term capital appreciation by investing primarily in equity and equity-related securities of companies located throughout the world, including emerging markets.

Strategy of the fund

The fund invests in the Desjardins Global Equity Fund. The Underlying Fund favours a bottom-up investment strategy that focuses on the financial profitability of corporations, as well as on sustainability and its impact on the corporations' valuation. Relying on a rigorous fundamental analysis, the fund searches for quality corporations that can maintain strong financial profitability over the long term, as well as corporations that significantly improve their financial profitability.

The principal risk factors of this fund are risk of volatile markets and market disruption risk, derivatives risk, foreign currency risk, and sovereign risk.

DFS GIF – Global Equity – MFS

Objective of the fund

To achieve long-term capital growth by investing primarily in equity securities.

Strategy of the fund

To control the level of volatility of return relative to the overall stock markets by maintaining strong geographic diversification and by investing in attractively-valued securities.

The principal risk factors of this fund are foreign currency, derivatives, sovereign and volatile markets and market disruption risk.

DFS GIF – Global Equity Growth – Desjardins

Objective of the fund

To provide long-term capital appreciation by investing primarily in equity and equity-related securities of companies located anywhere in the world, including emerging markets.

Strategy of the fund

The investment approach involves a bottom-up, stock-driven approach to country and sector allocation. It favours a growth management style with a focus on companies that can sustain above-average, long-term growth in sales and profits.

The principal risk factors of this fund are foreign currency risk and sovereign risk.

DFS GIF – International Equity – MFS

Objective of the fund

The fundamental investment objective of this fund is to provide investors with long-term capital growth based on an internationally diversified equity portfolio by investing primarily in Europe and the Far East.

Strategy of the fund

To invest its assets primarily in the common shares of large corporations with attractive relative valuations located in many countries.

The principal risk factors of this fund are foreign currency, derivatives, sovereign and volatile markets and market disruption risk.

DFS GIF – International Equity Growth – Desjardins

Objective of the fund

The objective of this fund is to achieve long-term capital growth by investing in equity and equity related securities of companies located or operating outside of North America, while when appropriate, also investing in equity and equity related securities of companies located or operating in emerging markets.

Strategy of the fund

Investment decisions are backed by extensive research and analysis with preference given to those companies that can sustain above average growth in earnings and cash flow and whose securities are traded at a reasonable price. The investment approach involves a bottom-up, stock driven approach to country and sector allocation and more specifically, those companies with sustainable competitive advantages and strong management teams operating in a favourable market background and display solid financial characteristics.

The principal risk factors of this fund are risk of volatile markets and market disruption risk, derivatives risk, foreign currency risk and sovereign risk.

Fund Facts – Desjardins Financial Security Guaranteed Investment Funds

This section of the Funds Facts document contains individual Funds Facts for each fund available through your Helios2 contract. You can choose to invest in one or more of these funds.

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.

This information is derived from that particular fund's audited annual financial statements. The returns shown in these Fund Facts assume no withdrawals are made. It is important to remember that how the fund has performed in the past does not necessarily indicate how it will perform in the future.

Further information about the holdings of the underlying funds is available upon request.

The description of each fund in the individual Fund Facts is not complete without the following description of "What if I change my mind" and "For more information".

What if I change my mind?

You can cancel your contract within two business days of the earlier of the date you received the contract purchase confirmation or five business days after it is sent. You can also change your mind about additional deposits you make under the contract within the earlier of two business days of the date you received the deposit 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. 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 the Contract and Information Folder. You may also 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

DFS GIF – CONSERVATIVE

Financial Information as at December 31, 2023

Quick Facts

Inception Date:

Fund: February 24, 2014
 Series 6: February 24, 2014
 Series 8: April 24, 2018
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 15,657 | Series 8: 11,667
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 5.71 | Series 8: 5.45
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 2,741 | Series 8: 2,142
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.25% | Series 8: 1.89%
 Series 6F: 1.08% | Series 8F: 0.74%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

23.46%

Minimum Deposit:

Variable

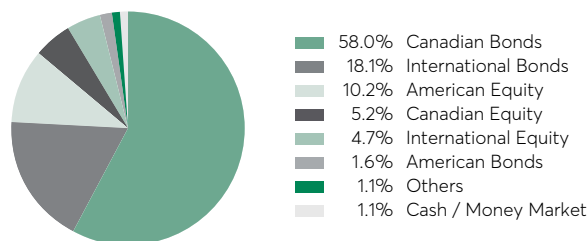
What does this fund invest in?

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

Top ten investments	
DGIA Canadian Bond Fund	48.2%
Desjardins Global Managed Bond Fund	19.6%
Desjardins Enhanced Bond Fund	12.1%
BlackRock CDN US Equity Index Fund	7.6%
Desjardins Canadian Equity Fund	2.7%
Beutel Goodman Fundamental Canadian Equity Fund	2.7%
Desjardins Global Dividend Fund	2.7%
Desjardins Overseas Equity Fund	1.5%
Desjardins Overseas Equity Growth Fund	1.5%
Desjardins Global Small Cap Equity Fund	0.9%
TOTAL	99.5%

TOTAL INVESTMENTS: 11

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

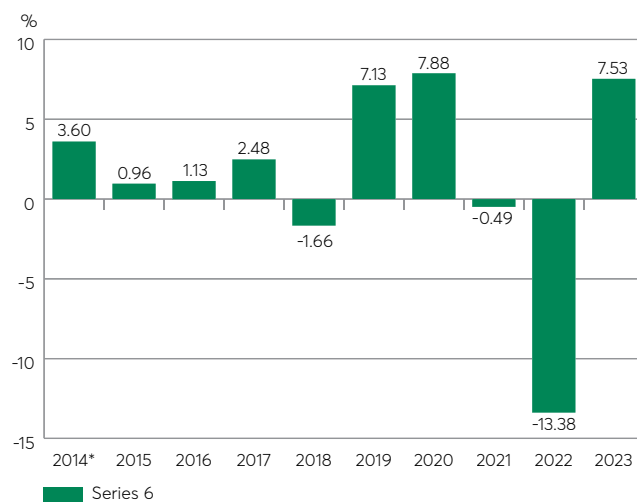
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,142. 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 10 years for a contract Owner who chose Helios2 – 75/75. Since February 24, 2014, the fund went up in value 7 years and down in value 3 years of the 10.



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

DFS GIF – CONSERVATIVE

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0" style="margin-left: 20px;"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0" style="margin-left: 20px;"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.25% Series 6F: 1.08%	Series 8: 1.89% Series 8F: 0.74%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.30%
Helios2 – 100/100 i			0.65%
Helios2 – 75/100 GLWB*			0.95%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – CONSERVATIVE

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – MODERATE

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: February 24, 2014
 Series 6: February 24, 2014
 Series 8: April 24, 2018
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 32,052 | Series 8: 23,401
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 6.39 | Series 8: 5.88
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 5,016 | Series 8: 3,994
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.31% | Series 8: 1.95%
 Series 6F: 1.14% | Series 8F: 0.79%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

15.05%

Minimum Deposit:

Variable

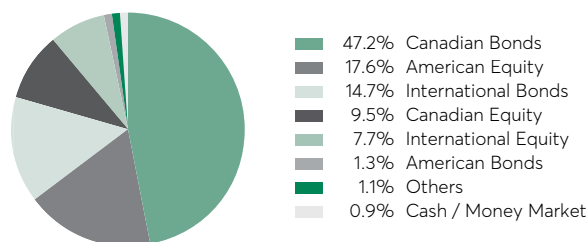
What does this fund invest in?

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

Top ten investments	
DGIA Canadian Bond Fund	39.3%
Desjardins Global Managed Bond Fund	15.9%
BlackRock CDN US Equity Index Fund	13.6%
Desjardins Enhanced Bond Fund	9.8%
Desjardins Canadian Equity Fund	5.0%
Beutel Goodman Fundamental Canadian Equity Fund	4.9%
Desjardins Global Dividend Fund	4.8%
Desjardins Overseas Equity Fund	2.7%
Desjardins Overseas Equity Growth Fund	2.7%
Desjardins Global Small Cap Equity Fund	0.9%
TOTAL	99.6%

TOTAL INVESTMENTS: 11

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

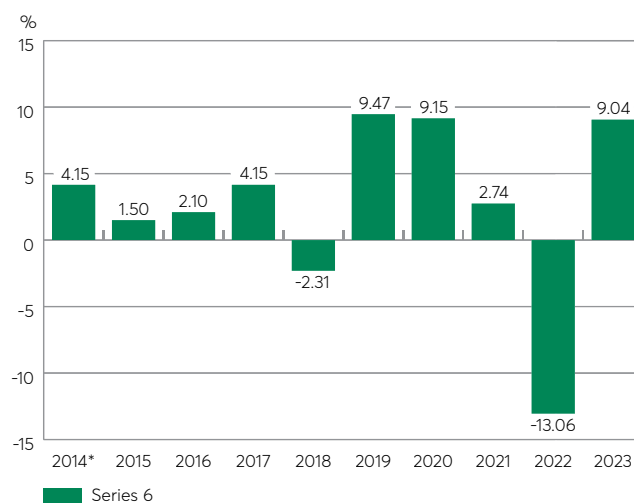
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,278. 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 Helios2 – 75/75. Since February 24, 2014, 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.

DFS GIF – MODERATE

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
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3 years of buying	5.0%																	
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5 years of buying	4.0%																	
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7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.31% Series 6F: 1.14%	Series 8: 1.95% Series 8F: 0.79%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.35%
Helios2 – 100/100 i			0.70%
Helios2 – 75/100 GLWB*			1.05%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – MODERATE

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – BALANCED

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: February 24, 2014
 Series 6: February 24, 2014
 Series 8: April 24, 2018
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 88,301 | Series 8: 63,970
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 7.12 | Series 8: 6.29
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 12,398 | Series 8: 10,173
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.35% | Series 8: 2.00%
 Series 6F: 1.20% | Series 8F: 0.85%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

12.30%

Minimum Deposit:

Variable

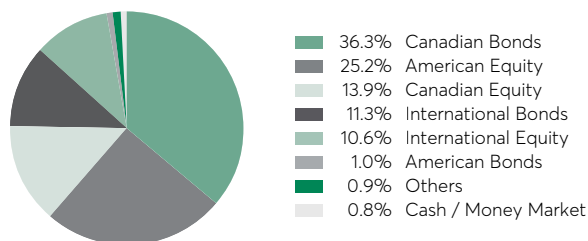
What does this fund invest in?

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

Top ten investments	
DGIA Canadian Bond Fund	30.2%
BlackRock CDN US Equity Index Fund	19.7%
Desjardins Global Managed Bond Fund	12.2%
Desjardins Enhanced Bond Fund	7.6%
Desjardins Canadian Equity Fund	7.2%
Beutel Goodman Fundamental Canadian Equity Fund	7.2%
Desjardins Global Dividend Fund	7.0%
Desjardins Overseas Equity Fund	3.9%
Desjardins Overseas Equity Growth Fund	3.9%
Desjardins Global Small Cap Equity Fund	0.9%
TOTAL	99.8%

TOTAL INVESTMENTS: 11

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

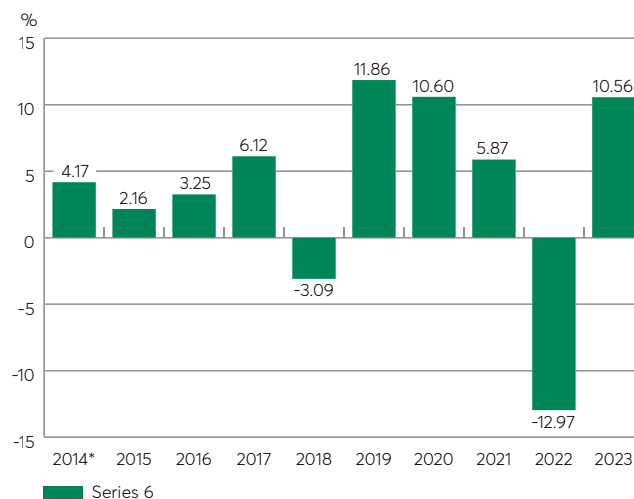
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,424. This works out to an average of 3.7% 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 Helios2 – 75/75. Since February 24, 2014, 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.

DFS GIF – BALANCED

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
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Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
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6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.35% Series 6F: 1.20%	Series 8: 2.00% Series 8F: 0.85%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			0.85%
Helios2 – 75/100 GLWB*			1.05%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – BALANCED

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – GROWTH

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: February 24, 2014
 Series 6: February 24, 2014
 Series 8: April 24, 2018
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 56,242 | Series 8: 42,698
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 8.01 | Series 8: 6.77
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 7,019 | Series 8: 6,309
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.39% | Series 8: 2.04%
 Series 6F: 1.25% | Series 8F: 0.91%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

12.45%

Minimum Deposit:

Variable

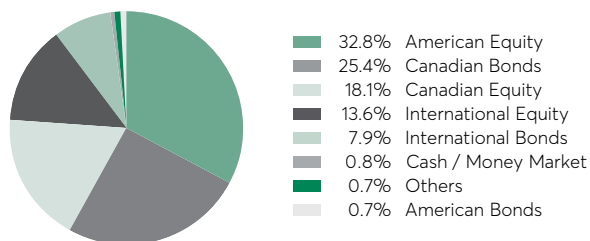
What does this fund invest in?

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

Top ten investments	
BlackRock CDN US Equity Index Fund	25.8%
DGIA Canadian Bond Fund	21.1%
Desjardins Canadian Equity Fund	9.4%
Beutel Goodman Fundamental Canadian Equity Fund	9.4%
Desjardins Global Dividend Fund	9.1%
Desjardins Global Managed Bond Fund	8.5%
Desjardins Enhanced Bond Fund	5.3%
Desjardins Overseas Equity Fund	5.1%
Desjardins Overseas Equity Growth Fund	5.1%
Desjardins Global Small Cap Equity Fund	0.9%
TOTAL	99.7%

TOTAL INVESTMENTS: 11

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

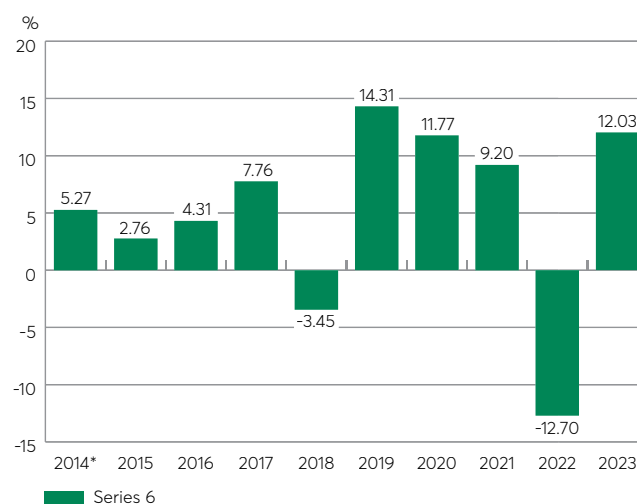
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,602. 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 10 years for a contract Owner who chose Helios2 – 75/75. Since February 24, 2014, 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.

DFS GIF – GROWTH

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
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No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.39% Series 6F: 1.25%	Series 8: 2.04% Series 8F: 0.91%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			1.05%
Helios2 – 75/100 GLWB*			1.30%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – GROWTH

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – MAXIMUM GROWTH

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: February 24, 2014
 Series 6: February 24, 2014
 Series 8: April 24, 2018
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 10,416 | Series 8: 10,034
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 8.85 | Series 8: 7.21
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 1,177 | Series 8: 1,392
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.45% | Series 8: 2.13%
 Series 6F: 1.31% | Series 8F: 0.97%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

17.12%

Minimum Deposit:

Variable

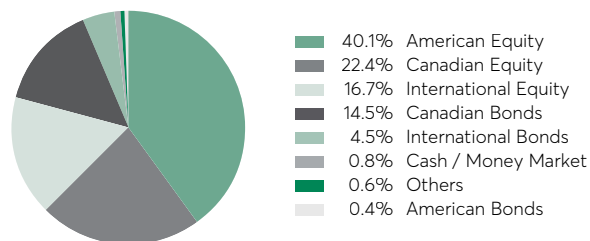
What does this fund invest in?

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

Top ten investments	
BlackRock CDN US Equity Index Fund	31.6%
DGIA Canadian Bond Fund	12.1%
Desjardins Canadian Equity Fund	11.7%
Beutel Goodman Fundamental Canadian Equity Fund	11.6%
Desjardins Global Dividend Fund	11.2%
Desjardins Overseas Equity Fund	6.3%
Desjardins Overseas Equity Growth Fund	6.3%
Desjardins Global Managed Bond Fund	4.9%
Desjardins Enhanced Bond Fund	3.0%
Desjardins Global Small Cap Equity Fund	0.9%
TOTAL	99.6%

TOTAL INVESTMENTS: 11

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

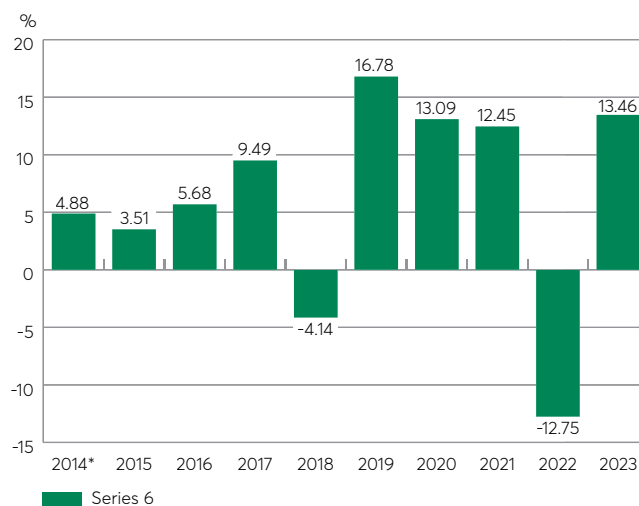
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,770. This works out to an average of 6.0% 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 Helios2 – 75/75. Since February 24, 2014, 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.

DFS GIF – MAXIMUM GROWTH

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 Helios2 – 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																
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After 3 years	0.0%																	
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After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. • If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.45% Series 6F: 1.31%	Series 8: 2.13% Series 8F: 0.97%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – MAXIMUM GROWTH

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – 100% EQUITY

Financial Information as at December 31, 2023

Quick Facts

Inception Date:

Fund: November 28, 2022
 Series 6: November 28, 2022
 Series 8: November 28, 2022
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 169 | Series 8: 134
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 5.58 | Series 8: 5.60
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 30 | Series 8: 24
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.58% | Series 8: 2.24%
 Series 6F: 1.37% | Series 8F: 1.02%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

51.93%

Minimum Deposit:

Variable

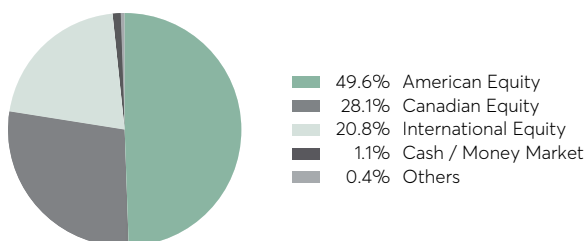
What does this fund invest in?

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	39.1%
Beutel Goodman Fundamental Canadian Equity Fund	14.6%
Desjardins Canadian Equity Fund	14.6%
Desjardins Global Dividend Fund	14.0%
Desjardins Overseas Equity Fund	8.0%
Desjardins Overseas Equity Growth Fund	7.9%
Desjardins Global Small Cap Equity Fund	1.1%
BlackRock CDN MSCI Emerging Markets Index Fund	0.6%
Cash and Cash Equivalents	0.1%
TOTAL	100.0%

TOTAL INVESTMENTS: 8

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

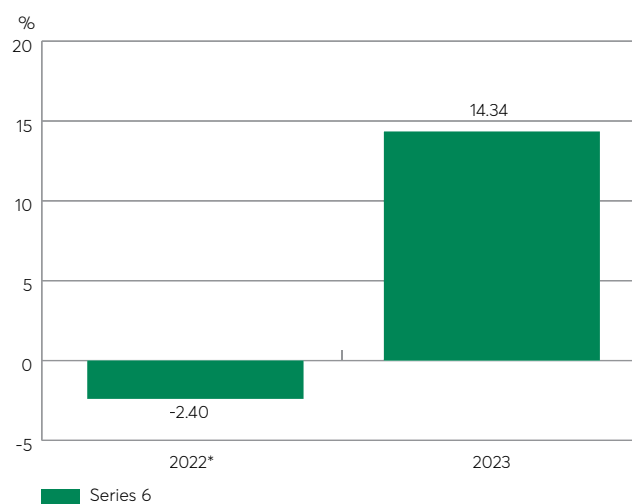
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 28, 2022 and Series 6 now has \$1,116. This works out to an average of 10.6% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 2 years for a contract Owner who chose Helios2 – 75/75. Since November 28, 2022, the fund went up in value 1 year and down in value 1 year of the 2.



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

DFS GIF – 100% EQUITY

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.58% Series 6F: 1.37%	Series 8: 2.24% Series 8F: 1.02%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.55%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – 100% EQUITY

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – CONSERVATIVE – DESJARDINS SOCIETERRA

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: April 25, 2018
Series 6: April 25, 2018
Series 8: April 25, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 5,902 | Series 8: 7,582
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 5.32 | Series 8: 5.43
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 1,110 | Series 8: 1,394
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.33% | Series 8: 1.96%
Series 6F: 1.14% | Series 8F: 0.79%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

18.91%

Minimum Deposit:

Variable

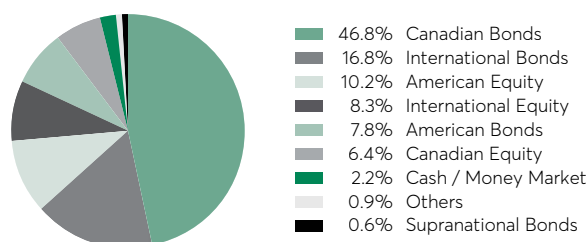
What does this fund invest in?

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 SocieTerra Canadian Bond Fund	45.5%
Desjardins Global Government Bond Index Fund	12.2%
Desjardins SocieTerra Global Corporate Bond Fund	5.9%
Desjardins SocieTerra Canadian Equity Fund	5.8%
Desjardins SocieTerra American Equity Fund	5.3%
Desjardins SocieTerra Environmental Bond Fund	3.7%
Desjardins SocieTerra Emerging Markets Bond Fund	3.2%
Desjardins SocieTerra Global Bond Fund	2.5%
Desjardins SocieTerra International Equity Fund	2.4%
Desjardins SocieTerra Global Dividend Fund	1.7%
TOTAL	88.2%

TOTAL INVESTMENTS: 2,846

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

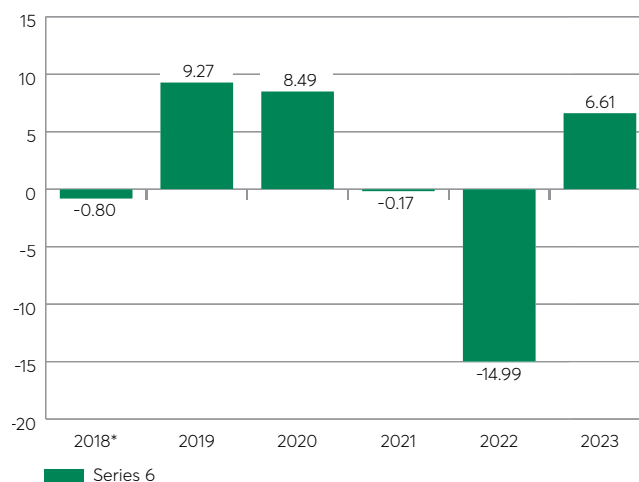
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on April 25, 2018 and Series 6 now has \$1,064. 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 6 years for a contract Owner who chose Helios2 – 75/75. Since April 25, 2018, the fund went up in value 3 years and down in value 3 years of the 6.



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

DFS GIF – CONSERVATIVE – DESJARDINS SOCIETERRA

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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 SOCIETERRA

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.33% Series 6F: 1.14%	Series 8: 1.96% Series 8F: 0.79%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.30%
Helios2 – 100/100 i			0.90%
Helios2 – 75/100 GLWB*			0.95%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – CONSERVATIVE – DESJARDINS SOCIETERRA

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – MODERATE – DESJARDINS SOCIETERRA

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 16, 2020
Series 6: November 16, 2020
Series 8: November 16, 2020
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 2,905 | Series 8: 4,870
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 4.67 | Series 8: 4.73
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 655 | Series 8: 1,029
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.39% | Series 8: 2.01%
Series 6F: 1.20% | Series 8F: 0.85%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

11.90%

Minimum Deposit:

Variable

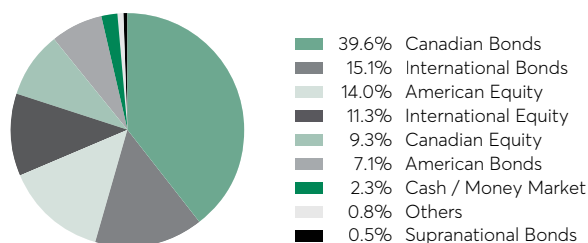
What does this fund invest in?

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 SocieTerra Canadian Bond Fund	38.8%
Desjardins Global Government Bond Index Fund	10.6%
Desjardins SocieTerra Canadian Equity Fund	8.4%
Desjardins SocieTerra American Equity Fund	7.4%
Desjardins SocieTerra Global Corporate Bond Fund	5.5%
Desjardins SocieTerra Environmental Bond Fund	3.3%
Desjardins SocieTerra International Equity Fund	3.1%
Desjardins SocieTerra Emerging Markets Bond Fund	2.9%
Desjardins SocieTerra Global Dividend Fund	2.3%
Desjardins SocieTerra Low Volatility Global Equity Fund	2.2%
TOTAL	84.5%

TOTAL INVESTMENTS: 2,846

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

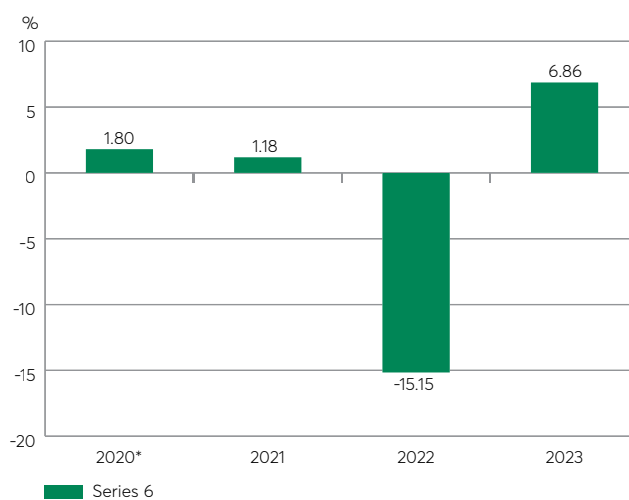
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 6 now has \$934. This works out to an average of -2.2% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 4 years for a contract Owner who chose Helios2 – 75/75. Since November 16, 2020, the fund went up in value 3 years and down in value 1 year of the 4.



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

DFS GIF – MODERATE – DESJARDINS SOCIETERRA

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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 SOCIETERRA

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.39% Series 6F: 1.20%	Series 8: 2.01% Series 8F: 0.85%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.40%
Helios2 – 100/100 i			0.90%
Helios2 – 75/100 GLWB*			1.15%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – MODERATE – DESJARDINS SOCIETERRA

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – BALANCED – DESJARDINS SOCIETERRA

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: October 16, 2015
Series 6: October 16, 2015
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 31,724 | Series 8: 29,783
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 6.28 | Series 8: 6.02
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 5,053 | Series 8: 4,951
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.41% | Series 8: 2.07%
Series 6F: 1.25% | Series 8F: 0.91%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

13.09%

Minimum Deposit:

Variable

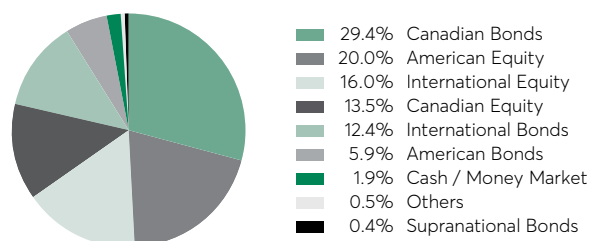
What does this fund invest in?

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

Top ten investments of the Underlying Fund	
Desjardins SocieTerra Canadian Bond Fund	28.3%
Desjardins SocieTerra Canadian Equity Fund	12.3%
Desjardins SocieTerra American Equity Fund	10.6%
Desjardins Global Government Bond Index Fund	8.2%
Desjardins SocieTerra Global Corporate Bond Fund	5.7%
Desjardins SocieTerra International Equity Fund	4.2%
Desjardins SocieTerra Global Dividend Fund	3.2%
Desjardins SocieTerra Low Volatility Global Equity Fund	3.2%
Desjardins SocieTerra Global Opportunities Fund	2.9%
Desjardins SocieTerra Emerging Markets Equity Fund	2.9%
TOTAL	81.5%

TOTAL INVESTMENTS: 2,846

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

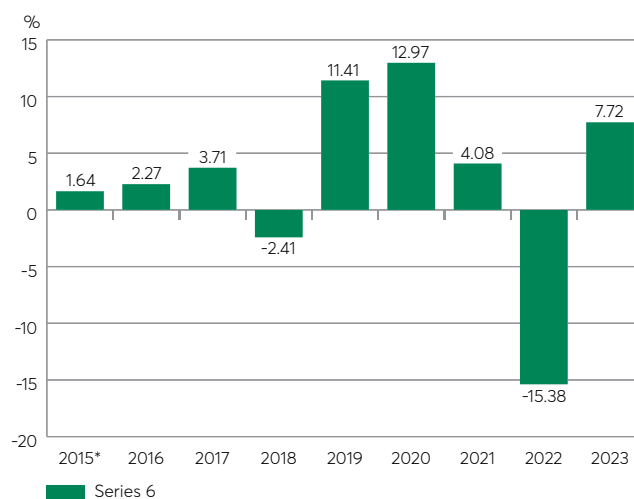
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 6 now has \$1,256. This works out to an average of 2.8% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 9 years for a contract Owner who chose Helios2 – 75/75. Since October 16, 2015, the fund went up in value 7 years and down in value 2 years of the 9.



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

DFS GIF – BALANCED – DESJARDINS SOCIETERRA

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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 SOCIETERRA

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.41% Series 6F: 1.25%	Series 8: 2.07% Series 8F: 0.91%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.45%
Helios2 – 100/100 i			0.95%
Helios2 – 75/100 GLWB*			1.25%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – BALANCED – DESJARDINS SOCIETERRA

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – GROWTH – DESJARDINS SOCIETERRA

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: April 25, 2018
Series 6: April 25, 2018
Series 8: April 25, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 21,790 | Series 8: 18,589
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 6.05 | Series 8: 6.18
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 3,602 | Series 8: 3,009
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.47% | Series 8: 2.13%
Series 6F: 1.31% | Series 8F: 0.97%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

12.48%

Minimum Deposit:

Variable

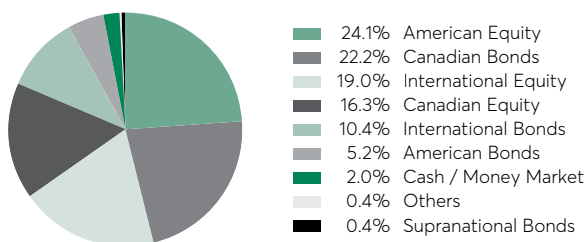
What does this fund invest in?

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

Top ten investments of the Underlying Fund	
Desjardins SocieTerra Canadian Bond Fund	22.2%
Desjardins SocieTerra Canadian Equity Fund	15.0%
Desjardins SocieTerra American Equity Fund	12.7%
Desjardins Global Government Bond Index Fund	6.4%
Desjardins SocieTerra Global Corporate Bond Fund	5.6%
Desjardins SocieTerra International Equity Fund	4.9%
Desjardins SocieTerra Global Dividend Fund	3.8%
Desjardins SocieTerra Low Volatility Global Equity Fund	3.7%
Desjardins SocieTerra Global Opportunities Fund	3.4%
Desjardins SocieTerra Emerging Markets Equity Fund	3.4%
TOTAL	81.1%

TOTAL INVESTMENTS: 2,750

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

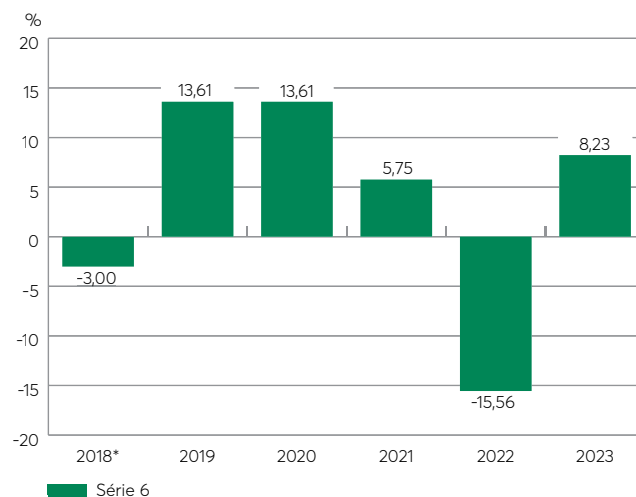
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on April 25, 2018 and Series 6 now has \$1,210. 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 6 years for a contract Owner who chose Helios2 – 75/75. Since April 25, 2018, 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 – GROWTH – DESJARDINS SOCIETERRA

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
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3 years of buying	5.0%																	
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5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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 SOCIETERRA

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.47% Series 6F: 1.31%	Series 8: 2.13% Series 8F: 0.97%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			1.15%
Helios2 – 75/100 GLWB*			1.35%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – GROWTH – DESJARDINS SOCIETERRA

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – MAXIMUM GROWTH – DESJARDINS SOCIETERRA

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: April 25, 2018
Series 6: April 25, 2018
Series 8: April 25, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 7,237 | Series 8: 5,768
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 6.51 | Series 8: 6.63
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 1,111 | Series 8: 870
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.59% | Series 8: 2.28%
Series 6F: 1.43% | Series 8F: 1.08%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

11.54%

Minimum Deposit:

Variable

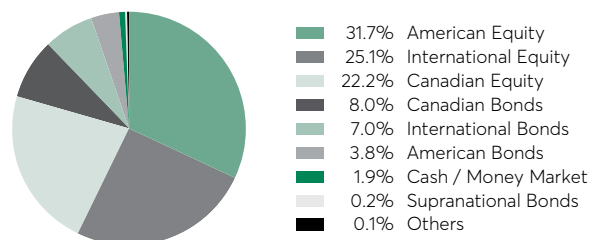
What does this fund invest in?

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

Top ten investments of the Underlying Fund	
Desjardins SocieTerra Canadian Equity Fund	20.1%
Desjardins SocieTerra American Equity Fund	16.6%
Desjardins SocieTerra Canadian Bond Fund	7.9%
Desjardins SocieTerra International Equity Fund	6.5%
Desjardins SocieTerra Global Corporate Bond Fund	5.5%
Desjardins SocieTerra Global Dividend Fund	5.0%
Desjardins SocieTerra Low Volatility Global Equity Fund	4.9%
Desjardins SocieTerra Emerging Markets Equity Fund	4.5%
Desjardins SocieTerra Global Opportunities Fund	4.5%
Desjardins SocieTerra Cleantech Fund	4.3%
TOTAL	79.8%

TOTAL INVESTMENTS: 2,750

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

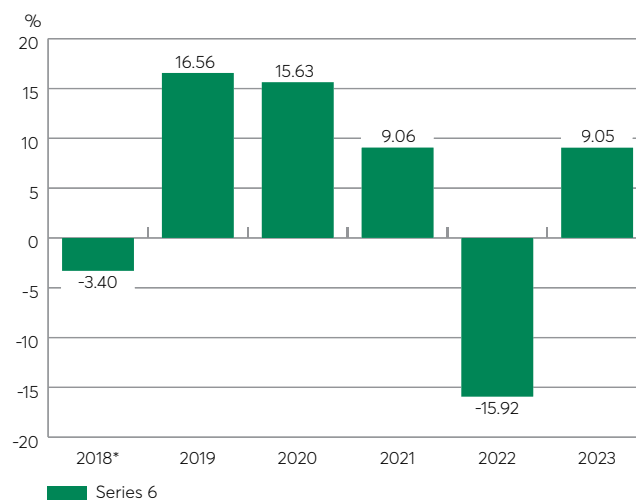
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on April 25, 2018 and Series 6 now has \$1,302. 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 6 years for a contract Owner who chose Helios2 – 75/75. Since April 25, 2018, 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 – MAXIMUM GROWTH – DESJARDINS SOCIETERRA

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
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Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
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7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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 SOCIETERRA

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.59% Series 6F: 1.43%	Series 8: 2.28% Series 8F: 1.08%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.55%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – MAXIMUM GROWTH – DESJARDINS SOCIETERRA

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – 100% EQUITY – DESJARDINS SOCIETERRA

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 16, 2020
Series 6: November 16, 2020
Series 8: November 16, 2020
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 1,769 | Series 8: 1,647
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 5.34 | Series 8: 5.41
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 331 | Series 8: 304
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.71% | Series 8: 2.23%
Series 6F: 1.54% | Series 8F: 1.20%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

12.19%

Minimum Deposit:

Variable

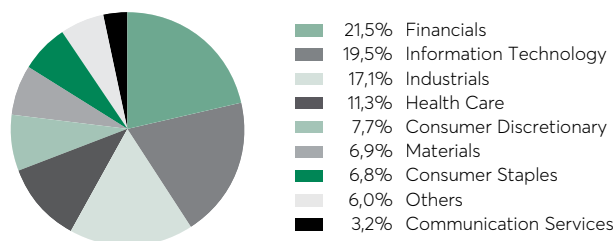
What does this fund invest in?

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

Top ten investments of the Underlying Fund	
Desjardins SocieTerra Canadian Equity Fund	25.8%
Desjardins SocieTerra American Equity Fund	20.7%
Desjardins SocieTerra International Equity Fund	8.1%
Desjardins SocieTerra Global Dividend Fund	6.3%
Desjardins SocieTerra Low Volatility Global Equity Fund	6.2%
Desjardins SocieTerra Global Opportunities Fund	5.6%
Desjardins SocieTerra Emerging Markets Equity Fund	5.4%
Desjardins SocieTerra Diversity Fund	5.2%
Desjardins SocieTerra Cleantech Fund	4.9%
Desjardins SocieTerra Positive Change Fund	3.6%
TOTAL	91.8%

TOTAL INVESTMENTS: 824

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

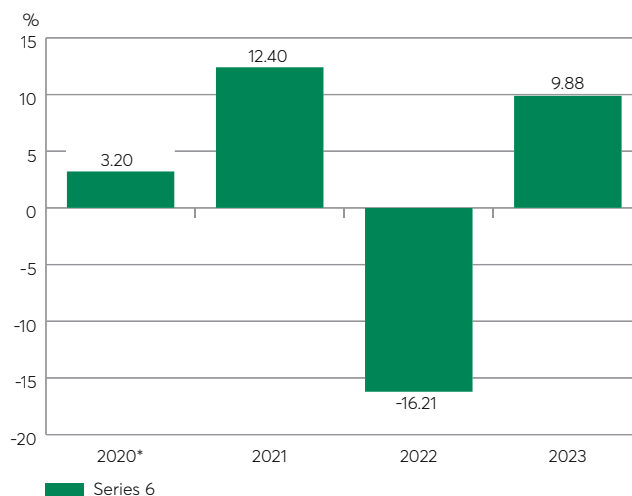
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 6 now has \$1,068. 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 4 years for a contract Owner who chose Helios2 – 75/75. Since November 16, 2020, the fund went up in value 3 years and down in value 1 year of the 4.



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

DFS GIF – 100% EQUITY – DESJARDINS SOCIETERRA

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
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4 years of buying	4.0%																	
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No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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 SOCIETERRA

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.71% Series 6F: 1.54%	Series 8: 2.23% Series 8F: 1.20%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.60%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – 100% EQUITY – DESJARDINS SOCIETERRA

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 16, 2020
Series 6: November 16, 2020
Series 8: November 16, 2020
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 652 | Series 8: 1,642
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 4.56 | Series 8: 4.61
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 143 | Series 8: 356
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.20% | Series 8: 1.82%
Series 6F: 1.02% | Series 8F: 0.68%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

46.23%

Minimum Deposit:

Variable

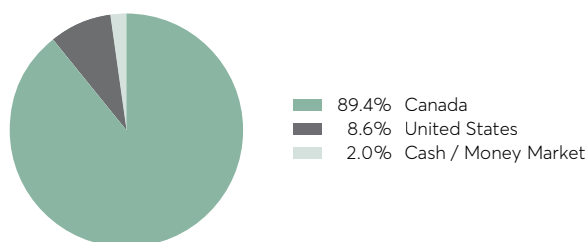
What does this fund invest in?

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	37.9%
iShares Core Canadian Corporate Bond Index ETF	8.4%
Desjardins Global Total Return Bond Fund	7.7%
Vanguard Global ex-U.S. Aggregate Bond Index ETF	7.1%
Vanguard S&P 500 Index ETF	6.0%
Desjardins Canadian Short Term Bond Index ETF	5.2%
Vanguard FTSE Canada All Cap Index ETF	5.0%
Vanguard U.S. Aggregate Bond Index ETF	4.7%
iShares Global Government Bond ETF	3.8%
iShares Core MSCI EAFE IMI Index ETF	3.3%
TOTAL	89.1%

TOTAL INVESTMENTS: 18

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

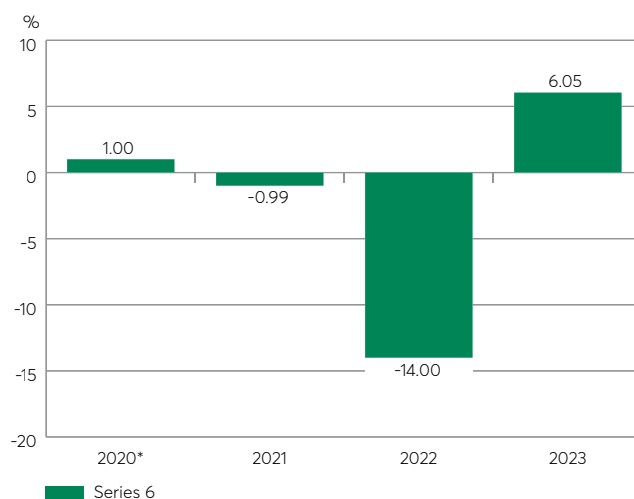
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 6 now has \$912. 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 4 years for a contract Owner who chose Helios2 – 75/75. Since November 16, 2020, the fund went up in value 2 years and down in value 2 years of the 4.



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

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
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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 Helios2 – 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 an 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
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After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.20% Series 6F: 1.02%	Series 8: 1.82% Series 8F: 0.68%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.30%
Helios2 – 100/100 i			0.65%
Helios2 – 75/100 GLWB*			1.05%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – BALANCED – DESJARDINS WISE ETF*

Financial Information as at **December 31, 2023**

* The name of this fund will be changed in the near future to reflect the name change of the Underlying Fund.

Quick Facts

Inception Date:

Fund: November 16, 2020
Series 6: November 16, 2020
Series 8: November 16, 2020
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 1,097 | Series 8: 1,354
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 4.89 | Series 8: 4.94
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 224 | Series 8: 274
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.27% | Series 8: 1.94%
Series 6F: 1.08% | Series 8F: 0.74%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

25.47%

Minimum Deposit:

Variable

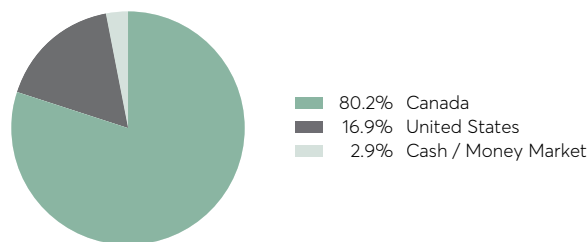
What does this fund invest in?

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	26.0%
Vanguard S&P 500 Index ETF	11.7%
Vanguard FTSE Canada All Cap Index ETF	10.7%
iShares Core Canadian Corporate Bond Index ETF	7.6%
Desjardins Global Total Return Bond Fund	6.2%
Vanguard Global ex-U.S. Aggregate Bond Index ETF	5.9%
iShares Core MSCI EAFE IMI Index ETF	5.8%
Vanguard U.S. Aggregate Bond Index ETF	3.9%
Desjardins Canadian Short Term Bond Index ETF	3.7%
Desjardins Global Equity Fund	3.4%
TOTAL	84.9%

TOTAL INVESTMENTS: 18

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

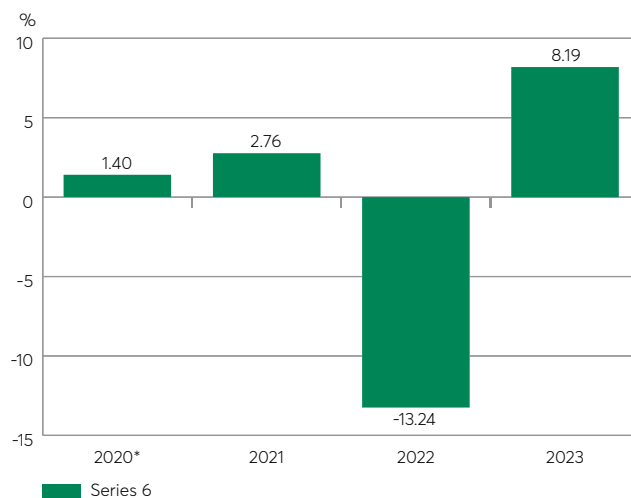
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 6 now has \$978. 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 4 years for a contract Owner who chose Helios2 – 75/75. Since November 16, 2020, the fund went up in value 3 years and down in value 1 year of the 4.



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

DFS GIF – BALANCED – DESJARDINS WISE ETF

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
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Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
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No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.27% Series 6F: 1.08%	Series 8: 1.94% Series 8F: 0.74%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			0.85%
Helios2 – 75/100 GLWB*			1.15%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – BALANCED – DESJARDINS WISE ETF

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – GROWTH – DESJARDINS WISE ETF

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 16, 2020
Series 6: November 16, 2020
Series 8: November 16, 2020
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 672 | Series 8: 477
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 5.19 | Series 8: 5.23
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 129 | Series 8: 91
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.30% | Series 8: 1.99%
Series 6F: 1.14% | Series 8F: 0.79%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

24.80%

Minimum Deposit:

Variable

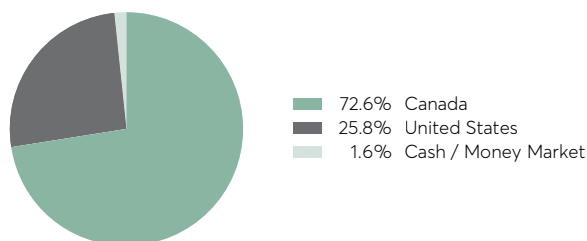
What does this fund invest in?

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	
Vanguard S&P 500 Index ETF	17.3%
Vanguard FTSE Canada All Cap Index ETF	16.6%
Desjardins Canadian Universe Bond Index ETF	16.3%
iShares Core MSCI EAFE IMI Index ETF	8.4%
iShares Core Canadian Corporate Bond Index ETF	7.6%
Desjardins Global Equity Fund	5.1%
Vanguard U.S. Aggregate Bond Index ETF	4.8%
Desjardins Global Total Return Bond Fund	4.6%
iShares Core S&P Small-Cap ETF	3.8%
iShares Core MSCI Emerging Markets ETF	3.6%
TOTAL	88.1%

TOTAL INVESTMENTS: 17

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

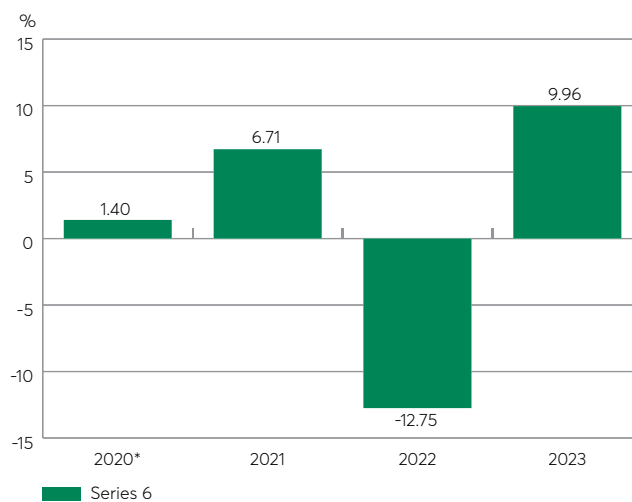
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 6 now has \$1,038. 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 4 years for a contract Owner who chose Helios2 – 75/75. Since November 16, 2020, the fund went up in value 3 years and down in value 1 year of the 4.



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

DFS GIF – GROWTH – DESJARDINS WISE ETF

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.30% Series 6F: 1.14%	Series 8: 1.99% Series 8F: 0.79%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			1.15%
Helios2 – 75/100 GLWB*			1.25%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – GROWTH – DESJARDINS WISE ETF

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – MAXIMUM GROWTH – DESJARDINS WISE ETF

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 16, 2020
Series 6: November 16, 2020
Series 8: November 16, 2020
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 615 | Series 8: 589
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 5.48 | Series 8: 5.55
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 112 | Series 8: 148
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.39% | Series 8: 2.03%
Series 6F: 1.20% | Series 8F: 0.85%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

13.00%

Minimum Deposit:

Variable

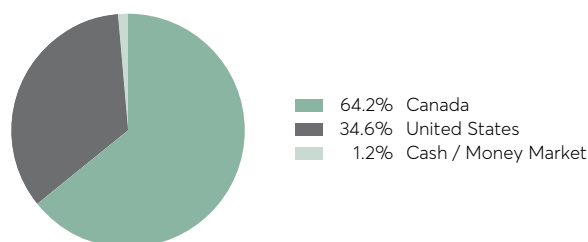
What does this fund invest in?

This fund invests in the Desjardins Wise Maximum Growth 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	22.5%
Vanguard S&P 500 Index ETF	22.2%
iShares Core MSCI EAFE IMI Index ETF	10.8%
Desjardins Canadian Universe Bond Index ETF	6.8%
Desjardins Global Equity Fund	6.8%
iShares Core S&P Small-Cap ETF	5.5%
iShares Core MSCI Emerging Markets ETF	5.1%
iShares Core Canadian Corporate Bond Index ETF	4.6%
Vanguard Global ex-U.S. Aggregate Bond Index ETF	2.8%
Desjardins Global Tactical Bond Fund	2.5%
TOTAL	89.6%

TOTAL INVESTMENTS: 17

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

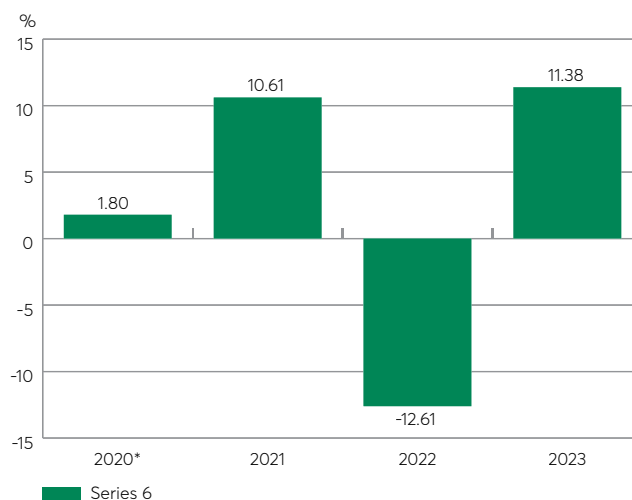
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 6 now has \$1,096. This works out to an average of 3.0% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 4 years for a contract Owner who chose Helios2 – 75/75. Since November 16, 2020, the fund went up in value 3 years and down in value 1 year of the 4.



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

DFS GIF – MAXIMUM GROWTH – DESJARDINS WISE ETF

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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 WISE ETF

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.39% Series 6F: 1.20%	Series 8: 2.03% Series 8F: 0.85%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.55%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – MAXIMUM GROWTH – DESJARDINS WISE ETF

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 16, 2020
Series 6: November 16, 2020
Series 8: November 16, 2020
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 551 | Series 8: 1,085
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 5.86 | Series 8: 5.93
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 94 | Series 8: 183
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.45% | Series 8: 2.13%
Series 6F: 1.25% | Series 8F: 0.91%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

15.46%

Minimum Deposit:

Variable

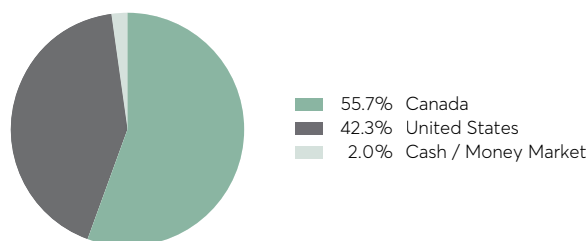
What does this fund invest in?

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

Top ten investments of the Underlying Fund	
Vanguard S&P 500 Index ETF	28.8%
Vanguard FTSE Canada All Cap Index ETF	28.7%
iShares Core MSCI EAFE IMI Index ETF	13.2%
Desjardins Global Equity Fund	8.3%
iShares Core MSCI Emerging Markets ETF	5.9%
iShares Core S&P Small-Cap ETF	5.8%
Desjardins Global Equity Growth Fund	2.8%
Desjardins Global Dividend Fund	2.7%
Cash and Cash Equivalents	2.0%
iShares MSCI EAFE Small-Cap ETF	1.8%
TOTAL	100.0%

TOTAL INVESTMENTS: 9

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

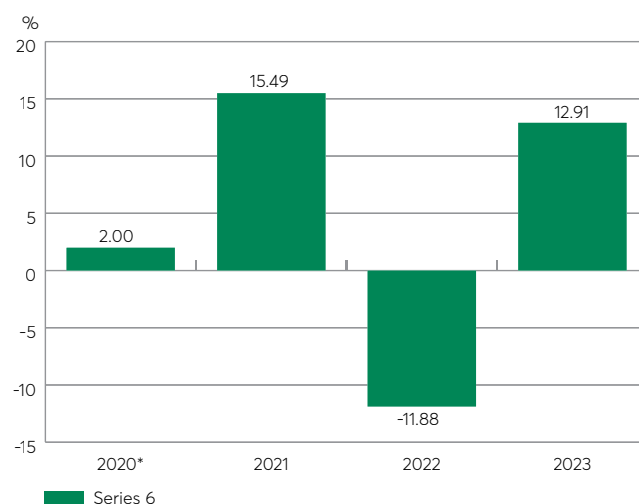
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 6 now has \$1,172. 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 4 years for a contract Owner who chose Helios2 – 75/75. Since November 16, 2020, the fund went up in value 3 years and down in value 1 year of the 4.



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

DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.45% Series 6F: 1.25%	Series 8: 2.13% Series 8F: 0.91%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.55%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – MONEY MARKET

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 20, 1995
 Series 6: February 24, 2014
 Series 8: April 24, 2018
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 11,169 | Series 8: 15,977
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 5.34 | Series 8: 5.40
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 2,092 | Series 8: 2,958
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 1.07% | Series 8: 0.72%
 Series 6F: 0.74% | Series 8F: 0.39%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

787.50%

Minimum Deposit:

Variable

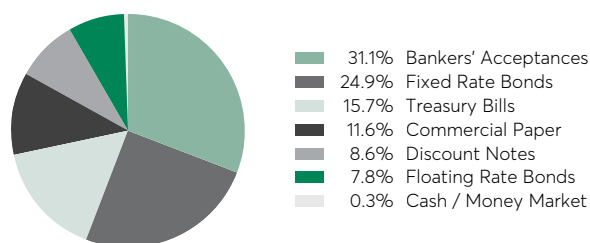
What does this fund invest in?

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	
HSBC Bank Canada, Banker's Acceptance, January 15, 2024	7.7%
Altalink, 3.399%, June 6, 2024	7.7%
Canada Treasury Bills, April 11, 2024	7.1%
OMERS Realty, 2.858%, February 23, 2024	6.8%
Toyota Credit Canada, Commercial Paper, September 3, 2024	5.0%
Canadian Imperial Bank of Commerce, Banker's Acceptance, January 29, 2024	4.9%
Toronto-Dominion Bank, 2.850%, March 8, 2024	4.7%
Bank of Montreal, 2.850%, March 6, 2024	4.5%
Royal Bank of Canada, Banker's Acceptance, February 5, 2024	3.8%
National Bank of Canada, Floating Rate, October 21, 2024	3.5%
TOTAL	55.7%

TOTAL INVESTMENTS: 47

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

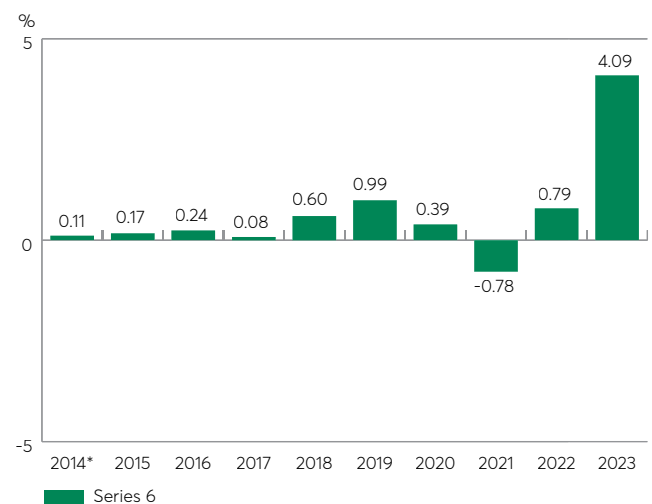
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,068. 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 10 years for a contract Owner who chose Helios2 – 75/75. Since February 24, 2014, the fund went up in value 9 years and down in value 1 year of the 10.



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

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0" style="margin-left: 20px;"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0" style="margin-left: 20px;"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 1.07% Series 6F: 0.74%	Series 8: 0.72% Series 8F: 0.39%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.15%
Helios2 – 100/100 i			0.30%
Helios2 – 75/100 GLWB*			0.30%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 0.25% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (Fee Option B) – 0.00% 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.
- Deferred Sales Charge (Fee Option C) – 0.00% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.00% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 0.25% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.00% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 0.25% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – MONEY MARKET

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – CANADIAN BOND

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: October 16, 2015
 Series 6: October 16, 2015
 Series 8: April 24, 2018
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 7,779 | Series 8: 4,002
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 5.06 | Series 8: 5.14
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 1,539 | Series 8: 779
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 1.69% | Series 8: 1.35%
 Series 6F: 1.08% | Series 8F: 0.74%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

172.20%

Minimum Deposit:

Variable

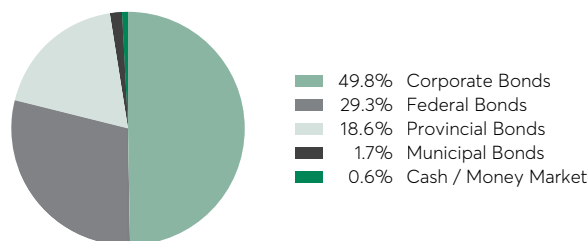
What does this fund invest in?

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		
Canada Housing Trust, 1.250%, June 15, 2026		6.4%
Province of Ontario, 4.700%, June 2, 2037		3.9%
Government of Canada, 2.000%, June 1, 2032		3.8%
Government of Canada, 1.500%, June 1, 2025		3.7%
Government of Canada, 1.250%, June 1, 2030		2.9%
Scotiabank, 2.950%, March 8, 2027		2.4%
Canada Housing Trust, 2.100%, September 15, 2029		2.3%
Canadian Imperial Bank of Commerce, 2.250%, January 7, 2027		1.9%
Toronto-Dominion Bank, 2.260%, January 7, 2027		1.8%
Bank of Montreal, 3.650%, April 1, 2027		1.5%
TOTAL		30.6%

TOTAL INVESTMENTS: 401

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

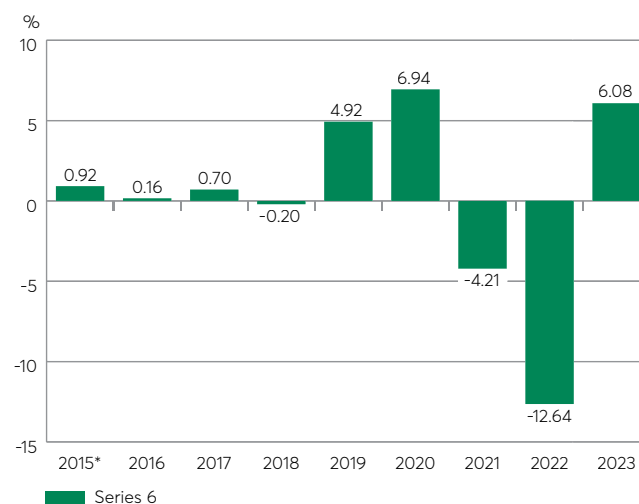
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 6 now has \$1,012. This works out to an average of 0.1% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 9 years for a contract Owner who chose Helios2 – 75/75. Since October 16, 2015, the fund went up in value 6 years and down in value 3 years of the 9.



* 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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0" style="margin-left: 20px;"> <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"> • When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. • Any low load sales charge you pay goes to Desjardins Financial Security. • The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0" style="margin-left: 20px;"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. • The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. • If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 1.69% Series 6F: 1.08%	Series 8: 1.35% Series 8F: 0.74%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.20%
Helios2 – 100/100 i			0.45%
Helios2 – 75/100 GLWB*			0.55%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 0.50% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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 0.50% of the market value of the Units attributed to this fee option thereafter.
- Deferred Sales Charge (Fee Option C) – 0.15% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.15% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 0.50% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.15% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 0.50% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – CANADIAN BOND

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: September 23, 2019
Series 6: September 23, 2019
Series 8: September 23, 2019
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 2,932 | Series 8: 3,058
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 4.93 | Series 8: 5.00
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 595 | Series 8: 611
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.08% | Series 8: 1.75%
Series 6F: 1.48% | Series 8F: 1.14%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

PIMCO Canada Corp.

Portfolio Turnover Rate (of the Underlying Fund):

82.82%

Minimum Deposit: Variable

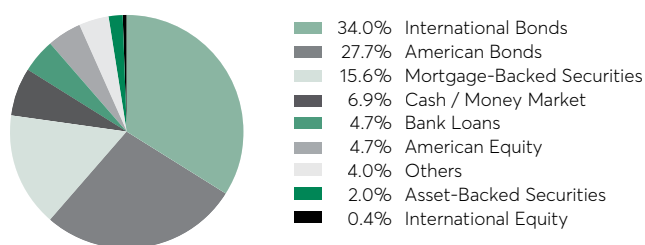
What does this fund invest in?

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	
U.S. Treasury Bonds, 4.000%, November 15, 2042	4.4%
U.S. Treasury Bonds, 4.000%, November 15, 2052	3.5%
Derivative Financial Instruments	3.3%
AMSURG	3.0%
U.S. Treasury Bonds, Inflation-Indexed, April 15, 2024	2.1%
Eurosail, Floating Rate, March 13, 2045	2.0%
Wesco Aircraft Holdings, 10.500%, November 15, 2026	1.7%
Peru LNG, 5.375%, March 22, 2030	1.6%
Magyar Export-Import Bank, 6.000%, May 16, 2029	1.3%
VICI Properties, 3.875%, February 15, 2029	1.3%
TOTAL	24.2%

TOTAL INVESTMENTS: 252

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

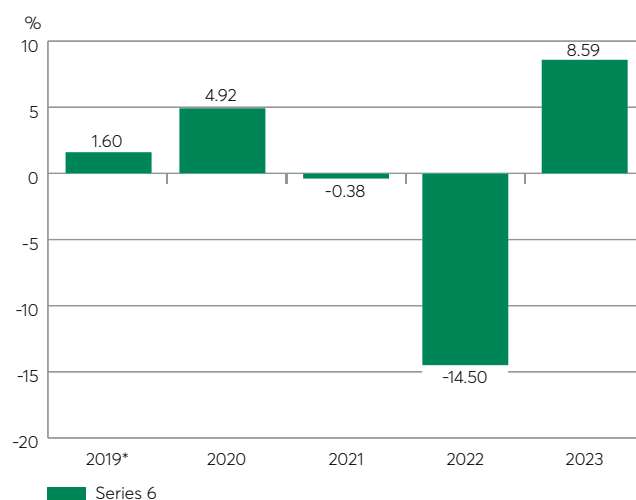
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on September 23, 2019 and Series 6 now has \$986. 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 5 years for a contract Owner who chose Helios2 – 75/75. Since September 23, 2019, 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 – GLOBAL TACTICAL BOND – 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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.08% Series 6F: 1.48%	Series 8: 1.75% Series 8F: 1.14%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.45%
Helios2 – 100/100 i			0.95%
Helios2 – 75/100 GLWB*			1.10%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 0.50% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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 0.50% of the market value of the Units attributed to this fee option thereafter.
- Deferred Sales Charge (Fee Option C) – 0.15% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.15% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 0.50% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.15% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 0.50% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – DIVERSIFIED INCOME – FRANKLIN QUOTENTIAL

Financial Information as at **December 31, 2023**

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

Quick Facts

Inception Date:

Fund: October 30, 2000
Series 6: February 24, 2014
Series 8: April 24, 2018

Total Value (000's):

Series 6: 11,050 | Series 8: 5,789

Net Asset Value per Unit:

Series 6: 5.57 | Series 8: 5.31

Number of Units Outstanding (000's):

Series 6: 1,984 | Series 8: 1,091

Management Expense Ratio (MER):

Series 6: 2.66% | Series 8: 2.33%

Portfolio Manager:

Franklin Templeton Investments Corp.

Portfolio Turnover Rate (of the Underlying Fund):

8.63%

Minimum Deposit:

Variable

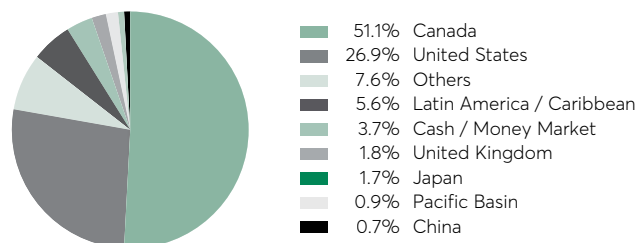
What does this fund invest in?

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 Bissett Core Plus Bond Fund	30.0%
Franklin Bissett Canadian Government Bond Fund	17.3%
Franklin Global Core Bond Fund	9.3%
Franklin Bissett Short Duration Bond Fund	5.2%
Franklin Brandywine Global Sustainable Income Optimiser Fund	4.6%
Franklin Western Asset Core Plus Bond Fund	4.6%
Franklin U.S. Core Equity Fund	3.5%
Franklin Bissett Canadian Equity Fund	2.8%
Franklin FTSE U.S. Index ETF	2.4%
Franklin U.S. Rising Dividends Fund	2.1%
TOTAL	81.8%

TOTAL INVESTMENTS: 21

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

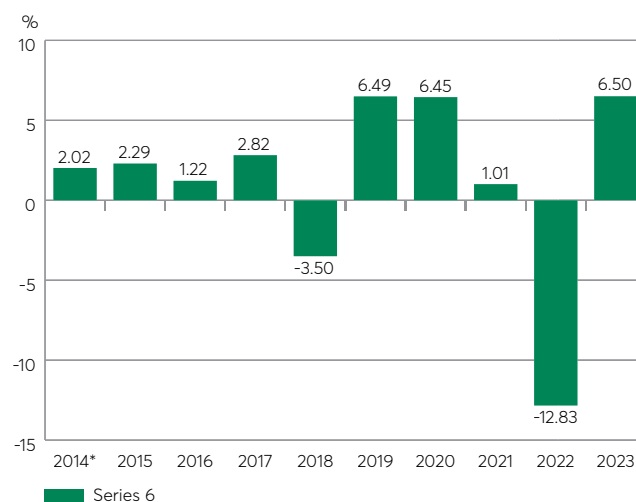
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,114. 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 10 years for a contract Owner who chose Helios2 – 75/75. Since February 24, 2014, 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.

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
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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 Helios2 – 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
No Load	You don't have to pay anything.	There are no sales charges and your advisor receives no commission.
Fee Option A		
Low Load Sales Charge*	If you withdraw within:	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
Fee Option B	1 year of buying 3.0%	
	2 years of buying 2.5%	
	3 years of buying 2.0%	
	After 3 years 0.0%	
Deferred Sales Charge*	If you withdraw within:	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
Fee Option C	1 year of buying 5.5%	
	2 years of buying 5.0%	
	3 years of buying 5.0%	
	4 years of buying 4.0%	
	5 years of buying 4.0%	
	6 years of buying 3.0%	
	7 years of buying 2.0%	
	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.

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 Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6	MER (annual rate as a % of the fund's value) – Series 8	Additional guarantee fees – Series 6 or Series 8
Helios2 – 75/75	2.66%	2.33%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.45%
Helios2 – 75/100 GLWB			1.05%

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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – BALANCED INCOME – FRANKLIN QUOTENTIAL

Financial Information as at **December 31, 2023**

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

Quick Facts

Inception Date:

Fund: October 30, 2000
Series 6: February 24, 2014
Series 8: April 24, 2018

Total Value (000's):

Series 6: 12,070 | Series 8: 4,127

Net Asset Value per Unit:

Series 6: 6.17 | Series 8: 5.61

Number of Units Outstanding (000's):

Series 6: 1,956 | Series 8: 735

Management Expense Ratio (MER):

Series 6: 2.68% | Series 8: 2.32%

Portfolio Manager:

Franklin Templeton Investments Corp.

Portfolio Turnover Rate (of the Underlying Fund):

11.24%

Minimum Deposit:

Variable

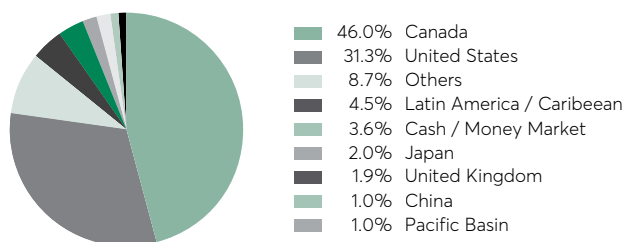
What does this fund invest in?

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 Bissett Core Plus Bond Fund	24.0%
Franklin Bissett Canadian Government Bond Fund	13.9%
Franklin Global Core Bond Fund	7.0%
Franklin U.S. Core Equity Fund	5.5%
Franklin Bissett Canadian Equity Fund	4.4%
Franklin Bissett Short Duration Bond Fund	4.2%
Franklin FTSE U.S. Index ETF	3.7%
Franklin Western Asset Core Plus Bond Fund	3.5%
Franklin Brandywine Global Sustainable Income Optimiser Fund	3.5%
Franklin U.S. Rising Dividends Fund	3.3%
TOTAL	73.0%

TOTAL INVESTMENTS: 21

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

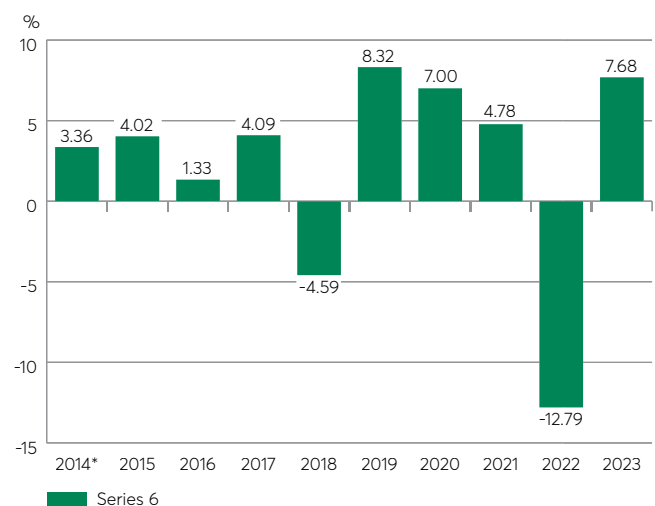
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,234. This works out to an average of 2.2% 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 Helios2 – 75/75. Since February 24, 2014, 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.

DFS GIF – BALANCED INCOME – FRANKLIN QUOTENTIAL

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 Helios2 – 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
No Load	You don't have to pay anything.	There are no sales charges and your advisor receives no commission.
Fee Option A		
Low Load Sales Charge*	If you withdraw within:	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
Fee Option B	1 year of buying 3.0%	
	2 years of buying 2.5%	
	3 years of buying 2.0%	
	After 3 years 0.0%	
Deferred Sales Charge*	If you withdraw within:	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
Fee Option C	1 year of buying 5.5%	
	2 years of buying 5.0%	
	3 years of buying 5.0%	
	4 years of buying 4.0%	
	5 years of buying 4.0%	
	6 years of buying 3.0%	
	7 years of buying 2.0%	
	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.

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 Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6	MER (annual rate as a % of the fund's value) – Series 8	Additional guarantee fees – Series 6 or Series 8
Helios2 – 75/75	2.68%	2.32%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.45%
Helios2 – 75/100 GLWB			1.10%

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:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – CANADIAN BALANCED – FIDELITY

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: December 1, 2008
Series 6: February 24, 2014
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 29,170 | Series 8: 23,219
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 7.49 | Series 8: 6.47
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 3,897 | Series 8: 3,590
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.71% | Series 8: 2.34%
Series 6F: 1.54% | Series 8F: 1.20%

Portfolio Manager:

Fidelity Investments Canada ULC

Portfolio Turnover Rate:

3.47%

Minimum Deposit:

Variable

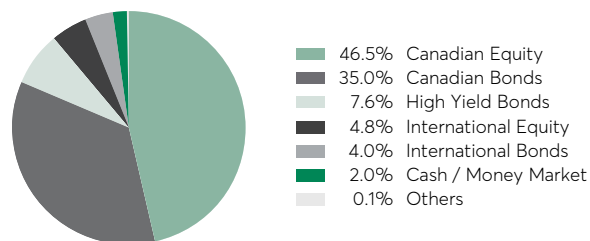
What does this fund invest in?

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	
Constellation Software	3.5%
Canadian Natural Resources	3.4%
Shopify	3.1%
Canadian National Railway Company	2.8%
Restaurant Brands International	1.9%
Dollarama	1.8%
Brookfield Corporation	1.7%
Microsoft Corporation	1.7%
Teck Resources	1.5%
Toronto-Dominion Bank	1.5%
TOTAL	22.9%

TOTAL INVESTMENTS: 1,194

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

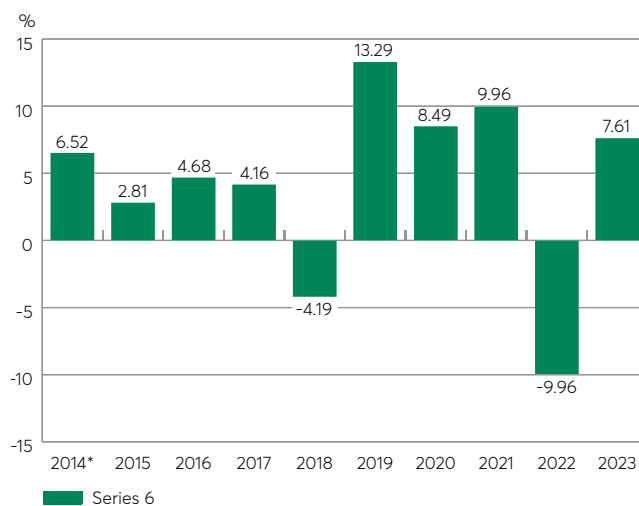
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,498. This works out to an average of 4.2% 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 Helios2 – 75/75. Since February 24, 2014, 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.

DFS GIF – CANADIAN BALANCED – FIDELITY

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.71% Series 6F: 1.54%	Series 8: 2.34% Series 8F: 1.20%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, you will have to pay both the MER and the additional guarantee fees.		0.50%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – CANADIAN BALANCED – FIDELITY

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – U.S. MONTHLY INCOME – FIDELITY

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: October 16, 2015
Series 6: October 16, 2015
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 8,782 | Series 8: 14,304
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 6.98 | Series 8: 6.52
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 1,258 | Series 8: 2,193
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.72% | Series 8: 2.40%
Series 6F: 1.60% | Series 8F: 1.25%

Portfolio Manager:

Fidelity Investments Canada ULC

Portfolio Turnover Rate:

11.12%

Minimum Deposit:

Variable

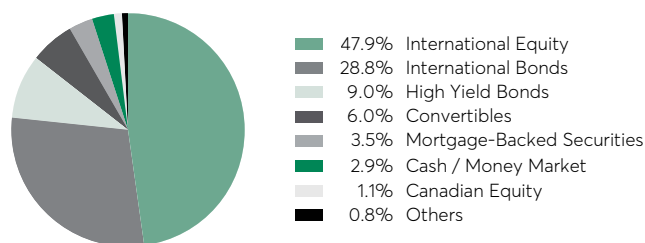
What does this fund invest in?

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 & Company	1.7%
iShares 20+ Year Treasury Bond ETF	1.4%
U.S. Treasury Note, 4.000%, October 31, 2029	1.2%
Exxon Mobil Corporation	1.2%
iShares Comex Gold Trust ETF	1.1%
U.S. Treasury Note, 3.875%, August 15, 2033	1.1%
U.S. Treasury Note, 2.750%, August 15, 2032	1.0%
Bank of America Corporation	1.0%
U.S. Treasury Note, 4.000%, July 31, 2030	0.9%
Prologis	0.9%
TOTAL	11.5%

TOTAL INVESTMENTS: 3,156

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

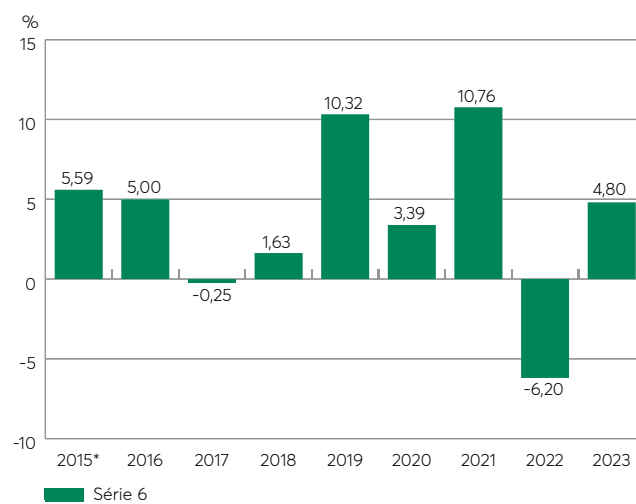
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 6 now has \$1,396. 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 9 years for a contract Owner who chose Helios2 – 75/75. Since October 16, 2015, the fund went up in value 7 years and down in value 2 years of the 9.



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

DFS GIF – U.S. MONTHLY INCOME – FIDELITY

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?

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> • When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. • Any low load sales charge you pay goes to Desjardins Financial Security. • The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. • The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
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4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. • If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.72% Series 6F: 1.60%	Series 8: 2.40% Series 8F: 1.25%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			1.05%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – U.S. MONTHLY INCOME – FIDELITY

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – GLOBAL BALANCED – DESJARDINS SOCIETERRA

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 28, 2022
Series 6: November 28, 2022
Series 8: November 28, 2022
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 468 | Series 8: 131
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 5.33 | Series 8: 5.35
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 88 | Series 8: 24
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.66% | Series 8: 2.36%
Series 6F: 1.48% | Series 8F: 1.14%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

21.56%

Minimum Deposit:

Variable

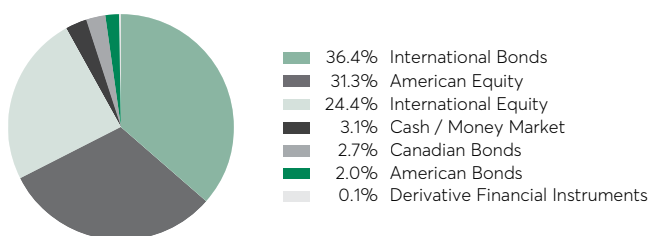
What does this fund invest in?

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 SocieTerra Environmental Bond Fund	43.2%
Desjardins SocieTerra Global Opportunities Fund	28.3%
Desjardins SocieTerra Positive Change Fund	28.0%
Cash and Cash Equivalents	0.5%
TOTAL	100.0%

TOTAL INVESTMENTS: 194

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

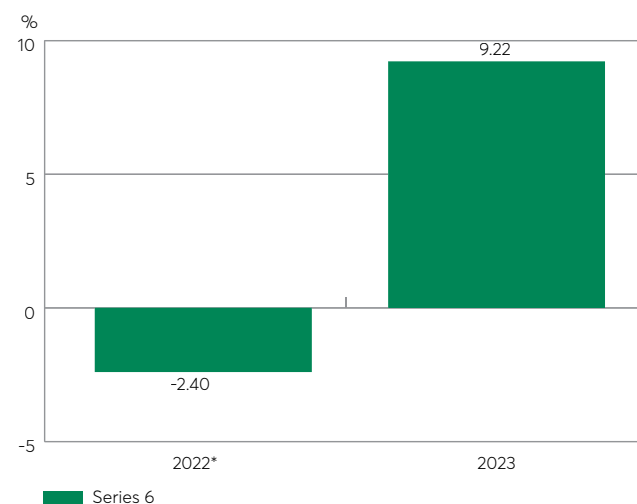
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 28, 2022 and Series 6 now has \$1,066. This works out to an average of 6.0% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 2 years for a contract Owner who chose Helios2 – 75/75. Since November 28, 2022, the fund went up in value 1 year and down in value 1 year of the 2.



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

DFS GIF – GLOBAL BALANCED – DESJARDINS SOCIETERRA

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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 SOCIETERRA

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.66% Series 6F: 1.48%	Series 8: 2.36% Series 8F: 1.14%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			1.15%
Helios2 – 75/100 GLWB*			1.35%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – GLOBAL BALANCED – DESJARDINS SOCIETERRA

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 17, 2003
Series 6: October 16, 2015
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 35,440 | Series 8: 30,205
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 6.75 | Series 8: 6.31
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 5,252 | Series 8: 4,785
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.51% | Series 8: 2.16%
Series 6F: 1.37% | Series 8F: 1.02%

Portfolio Manager:

Jarislowsky, Fraser Limited

Portfolio Turnover Rate (of the Underlying Fund):

24.40%

Minimum Deposit:

Variable

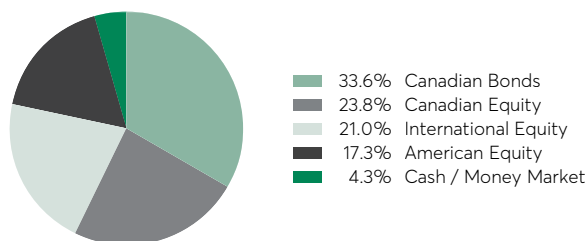
What does this fund invest in?

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	18.4%
Jarislowsky Fraser Emerging Market Equity Fund	3.4%
Canadian National Railway Company	1.7%
Microsoft Corporation	1.7%
Jarislowsky Fraser Special Equity Fund	1.6%
Government of Canada, 2.750%, June 1, 2033	1.5%
Brookfield Corporation	1.5%
Canada Housing Trust, 1.950%, December 15, 2025	1.2%
Amazon.com	1.2%
Scotiabank	1.1%
TOTAL	33.3%

TOTAL INVESTMENTS: 221

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. The performance shown below for the year 2014 is for the Series 5. That Series is not available under the Helios2 contract. Returns are after the MER has been deducted.

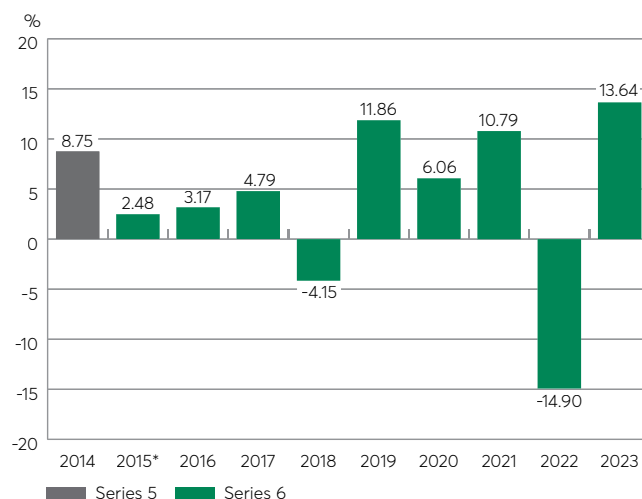
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 6 now has \$1,350. This works out to an average of 3.7% 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 (2014) or Helios2 – 75/75. Since 2014, 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.

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?

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
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6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.51% Series 6F: 1.37%	Series 8: 2.16% Series 8F: 1.02%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.45%
Helios2 – 100/100 i			1.05%
Helios2 – 75/100 GLWB*			1.25%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 20, 1995
Series 6: February 24, 2014
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 25,802 | Series 8: 30,027
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 8.36 | Series 8: 7.14
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 3,085 | Series 8: 4,203
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.40% | Series 8: 2.07%
Series 6F: 1.25% | Series 8F: 0.91%

Portfolio Manager:

Fiera Capital Corporation

Portfolio Turnover Rate:

54.87%

Minimum Deposit:

Variable

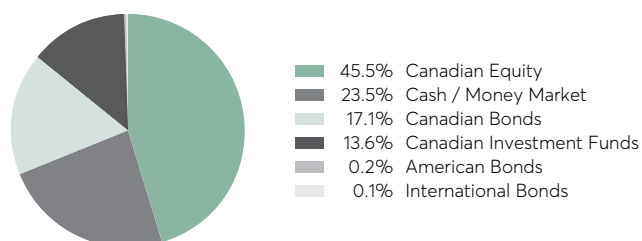
What does this fund invest in?

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	9.9%
Canada Treasury Bills, 4.689 %, 15 février 2024	7.4%
Canada Treasury Bills, 4.241%, January 18, 2024	7.1%
Province of Saskatchewan, 4.749%, February 13, 2024	3.9%
Fiera Capital Active Short Term Canadian Municipal Bond	3.7%
Government of Canada, 2.500%, December 1, 2032	3.0%
Constellation Software	2.7%
CGI Group	2.5%
Thomson Reuters Corporation	2.3%
Dollarama	2.3%
TOTAL	44.8%

TOTAL INVESTMENTS: 183

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

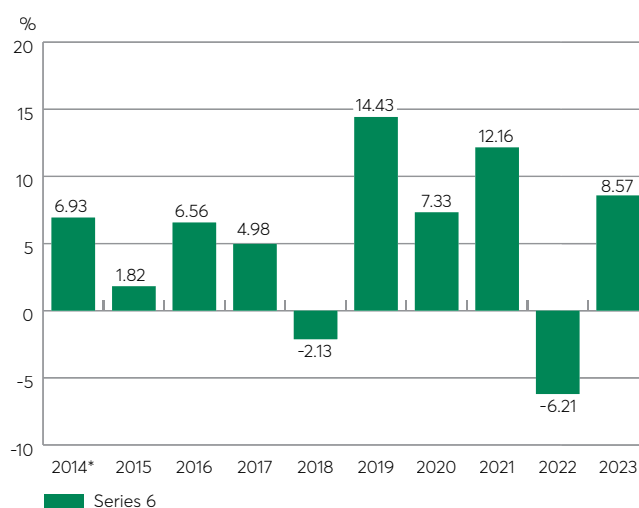
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,672. 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 10 years for a contract Owner who chose Helios2 – 75/75. Since February 24, 2014, 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.

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
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4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.40% Series 6F: 1.25%	Series 8: 2.07% Series 8F: 0.91%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.45%
Helios2 – 100/100 i			1.15%
Helios2 – 75/100 GLWB*			1.30%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – BALANCED GROWTH – FRANKLIN QUOTENTIAL

Financial Information as at **December 31, 2023**

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

Quick Facts

Inception Date:

Fund: December 11, 2006
Series 6: February 24, 2014
Series 8: April 24, 2018

Total Value (000's):

Series 6: 20,709 | Series 8: 9,811

Net Asset Value per Unit:

Series 6: 6.84 | Series 8: 6.03

Number of Units Outstanding (000's):

Series 6: 3,028 | Series 8: 1,627

Management Expense Ratio (MER):

Series 6: 2.74% | Series 8: 2.37%

Portfolio Manager:

Franklin Templeton Investments Corp.

Portfolio Turnover Rate (of the Underlying Fund):

13.06%

Minimum Deposit:

Variable

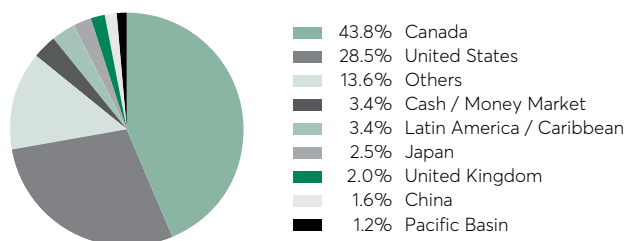
What does this fund invest in?

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 Bissett Core Plus Bond Fund	15.5%
Franklin Bissett Canadian Government Bond Fund	8.9%
Franklin U.S. Core Equity Fund	8.2%
Franklin Bissett Canadian Equity Fund	6.5%
Franklin FTSE U.S. Index ETF	5.3%
Franklin U.S. Rising Dividends Fund	4.9%
Franklin FTSE Canada All Cap Index ETF	4.6%
Franklin International Core Equity Fund	4.6%
Franklin Global Core Bond Fund	4.5%
Franklin Canadian Core Equity Fund	4.5%
TOTAL	67.5%

TOTAL INVESTMENTS: 21

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

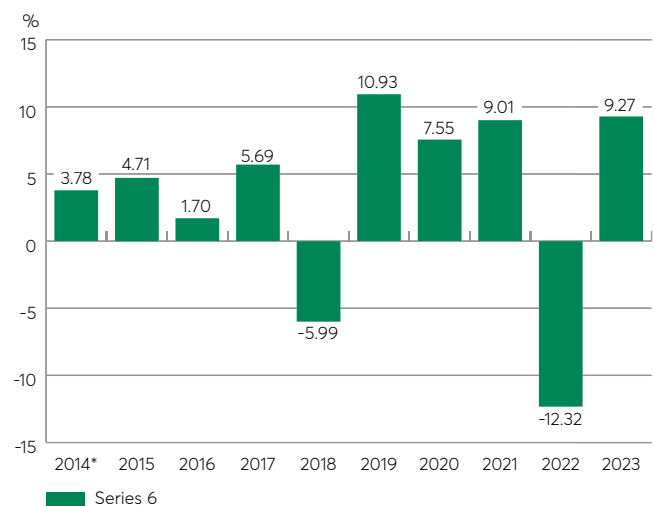
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,368. 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 Helios2 – 75/75. Since February 24, 2014, 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.

DFS GIF – BALANCED GROWTH – FRANKLIN QUOTENTIAL

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	There are no sales charges and your advisor receives no commission.																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
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2 years of buying	2.5%																	
3 years of buying	2.0%																	
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Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
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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.

DFS GIF – BALANCED 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 Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6	MER (annual rate as a % of the fund's value) – Series 8	Additional guarantee fees – Series 6 or Series 8
Helios2 – 75/75	2.74%	2.37%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.45%
Helios2 – 75/100 GLWB			1.35%

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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

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DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – CANADIAN ASSET ALLOCATION – CI

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: September 24, 2012
Series 6: February 24, 2014
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 2,631 | Series 8: 1,971
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 6.61 | Series 8: 5.75
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 398 | Series 8: 343
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.47% | Series 8: 2.14%
Series 6F: 1.37% | Series 8F: 1.02%

Portfolio Manager:

CI Investments Inc.

Portfolio Turnover Rate (of the Underlying Fund):

32.08%

Minimum Deposit:

Variable

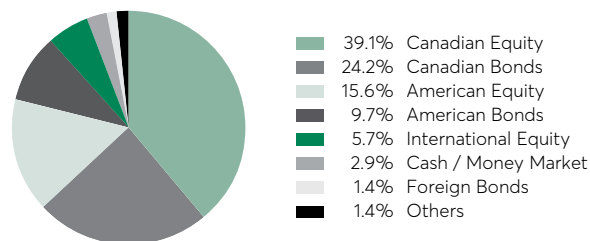
What does this fund invest in?

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	34.7%
CI Canadian Long-Term Bond Pool	3.4%
CI Canadian Short-Term Bond Pool	2.8%
CI Private Markets Growth Fund Install	1.8%
Brookfield Corporation	1.4%
Constellation Software	1.3%
Royal Bank of Canada	1.2%
Microsoft Corporation	1.2%
Alimentation Couche-Tard	1.2%
CGI Group	1.2%
TOTAL	50.2%

TOTAL INVESTMENTS: 617

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

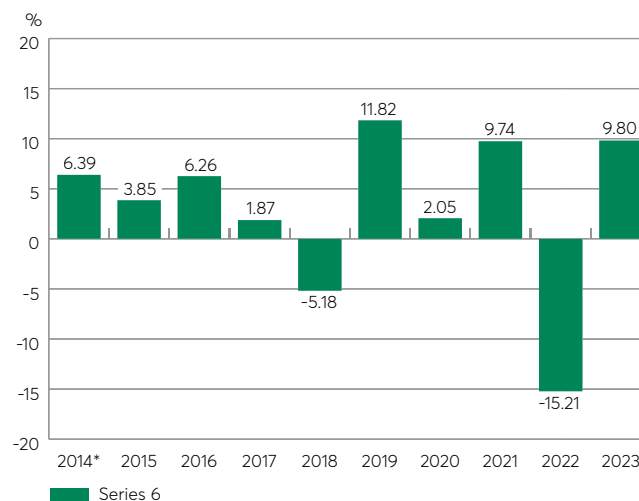
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,322. 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 Helios2 – 75/75. Since February 24, 2014, 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.

DFS GIF – CANADIAN ASSET ALLOCATION – CI

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
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Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
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7 years of buying	2.0%																	
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No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.47% Series 6F: 1.37%	Series 8: 2.14% Series 8F: 1.02%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – CANADIAN ASSET ALLOCATION – CI

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – CANADIAN BALANCED – CI

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: May 3, 2010
Series 6: February 24, 2014
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 20,474 | Series 8: 14,515
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 7.52 | Series 8: 6.43
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 2,721 | Series 8: 2,257
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.47% | Series 8: 2.12%
Series 6F: 1.31% | Series 8F: 0.97%

Portfolio Manager:

CI Investments Inc.

Portfolio Turnover Rate (of the Underlying Fund):

13.25%

Minimum Deposit:

Variable

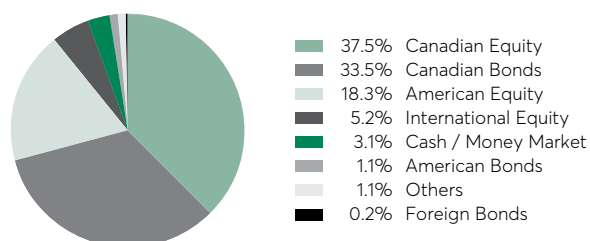
What does this fund invest in?

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	
Manulife Financial Corporation	2.8%
CI Global Financial Sector ETF	2.6%
Canadian Natural Resources	2.2%
Fairfax Financial Holdings	2.2%
CI Private Markets Growth Fund Install	2.1%
Bank of Montreal	2.0%
Microsoft Corporation	1.7%
Enbridge	1.6%
Advanced Micro Devices	1.6%
Wheaton Precious Metals Corporation	1.6%
TOTAL	20.4%

TOTAL INVESTMENTS: 644

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

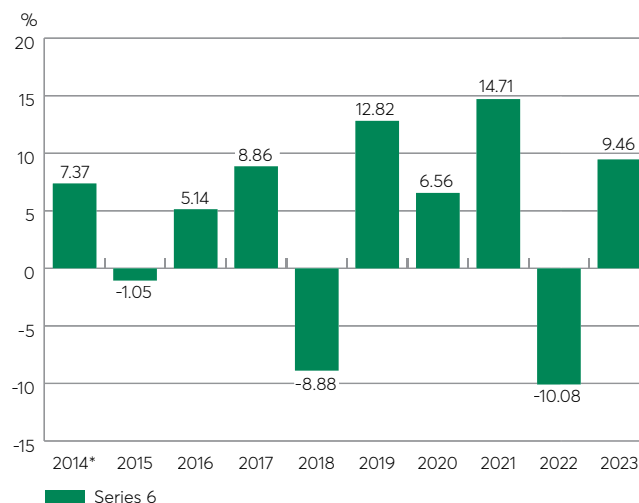
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,504. This works out to an average of 4.2% 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 Helios2 – 75/75. Since February 24, 2014, the fund went up in value 7 years and down in value 3 years of the 10.



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

DFS GIF – CANADIAN BALANCED – CI

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
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No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.47% Series 6F: 1.31%	Series 8: 2.12% Series 8F: 0.97%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			1.15%
Helios2 – 75/100 GLWB*			1.50%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – CANADIAN BALANCED – CI

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – CANADIAN INCOME AND GROWTH – CI

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: September 24, 2012
Series 6: February 24, 2014
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 28,640 | Series 8: 30,132
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 7.60 | Series 8: 6.47
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 3,769 | Series 8: 4,656
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.56% | Series 8: 2.24%
Series 6F: 1.43% | Series 8F: 1.08%

Portfolio Manager:

CI Investments Inc.

Portfolio Turnover Rate (of the Underlying Fund):

10.79%

Minimum Deposit:

Variable

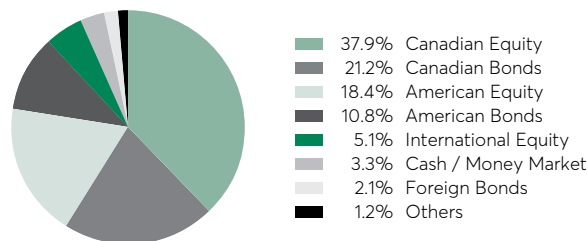
What does this fund invest in?

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	
Manulife Financial Corporation	2.8%
CI Global Financial Sector ETF	2.6%
Fairfax Financial Holdings	2.2%
Canadian Natural Resources	2.2%
Bank of Montreal	2.0%
Microsoft Corporation	1.7%
CI Private Markets Growth Fund Install	1.6%
Wheaton Precious Metals Corporation	1.6%
Advanced Micro Devices	1.6%
Enbridge	1.6%
TOTAL	19.9%

TOTAL INVESTMENTS: 649

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

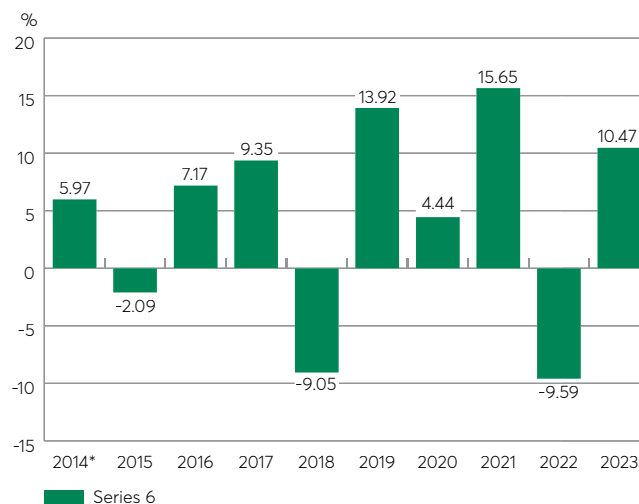
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,520. 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 Helios2 – 75/75. Since February 24, 2014, the fund went up in value 7 years and down in value 3 years of the 10.



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

DFS GIF – CANADIAN INCOME AND GROWTH – CI

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
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No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.56% Series 6F: 1.43%	Series 8: 2.24% Series 8F: 1.08%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			1.35%
Helios2 – 75/100 GLWB*			1.55%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – CANADIAN INCOME AND GROWTH – CI

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 28, 2022
Series 6: November 28, 2022
Series 8: November 28, 2022
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 370 | Series 8: 92
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 5.59 | Series 8: 5.62
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 66 | Series 8: 16
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.76% | Series 8: 2.45%
Series 6F: 1.60% | Series 8F: 1.25%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Wellington Management Canada ULC

Portfolio Turnover Rate (of the Underlying Fund):

29.41%

Minimum Deposit: Variable

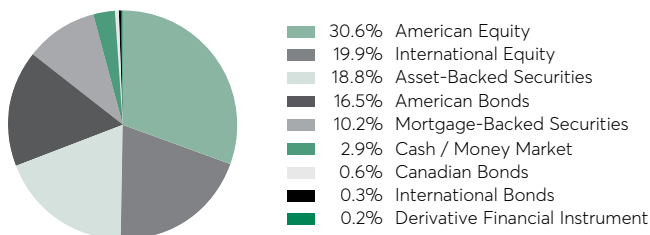
What does this fund invest in?

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	
Microsoft Corporation	2.6%
Amazon.com	2.5%
Alphabet	2.2%
NVIDIA Corporation	1.7%
Meta Platforms	1.4%
Mastercard	1.3%
Eli Lilly and Company	1.2%
Uber Technologies	1.2%
Advanced Micro Devices	1.1%
Taiwan Semiconductor Manufacturing Company	1.0%
TOTAL	16.2%

TOTAL INVESTMENTS: 287

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

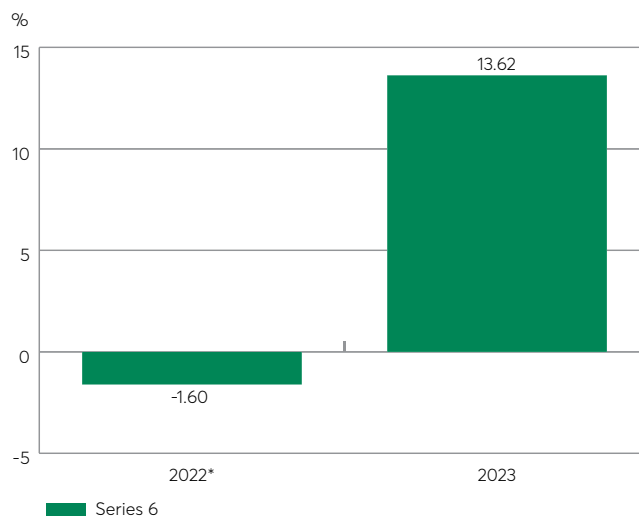
It's important to note that this doesn't tell you how the fund will perform in the future. Also your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 28, 2022 and Series 6 now has \$1,118. This works out to an average of 10.8% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 2 years for a contract Owner who chose Helios2 – 75/75. Since November 28, 2022, the fund went up in value 1 year and down in value 1 year of the 2.



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

DFS GIF – GLOBAL BALANCED GROWTH – 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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account. Also, this fee option is not available for switches of Units of contract Owners who have the guarantee Helios2 – 75/100 GLWB for their contract.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.76% Series 6F: 1.60%	Series 8: 2.45% Series 8F: 1.25%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.55%
Helios2 – 100/100 i			1.35%
Helios2 – 75/100 GLWB*			1.50%

* The guarantee Helios2 – 75/100 GLWB is only available for switches of Units of contract Owners who already have this guarantee for their contract.

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – GROWTH AND INCOME – NEI

Financial Information as at **December 31, 2023**

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

Quick Facts

Inception Date:

Fund: December 11, 2006
Series 6: February 24, 2014
Series 8: April 24, 2018

Total Value (000's):

Series 6: 30,994 | Series 8: 24,638

Net Asset Value per Unit:

Series 6: 6.76 | Series 8: 5.47

Number of Units Outstanding (000's):

Series 6: 4,581 | Series 8: 4,506

Management Expense Ratio (MER):

Series 6: 2.73% | Series 8: 2.41%

Portfolio Manager:

Northwest & Ethical Investments L.P.

Portfolio Sub-Advisor:

Letko, Brosseau & Associates Inc.

Portfolio Turnover Rate (of the Underlying Fund):

8.64%

Minimum Deposit:

Variable

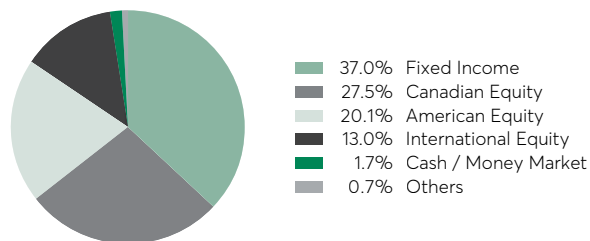
What does this fund invest in?

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	37.9%
NEI Global Dividend RS Fund	11.8%
NEI Global Equity RS Fund	11.4%
NEI Global Growth Fund	11.0%
Scotiabank	1.0%
Toronto-Dominion Bank	1.0%
Manulife Financial Corporation	0.9%
Bank of Montreal	0.9%
Canadian Tire Corporation	0.9%
Royal Bank of Canada	0.9%
TOTAL	77.7%

TOTAL INVESTMENTS: 69

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

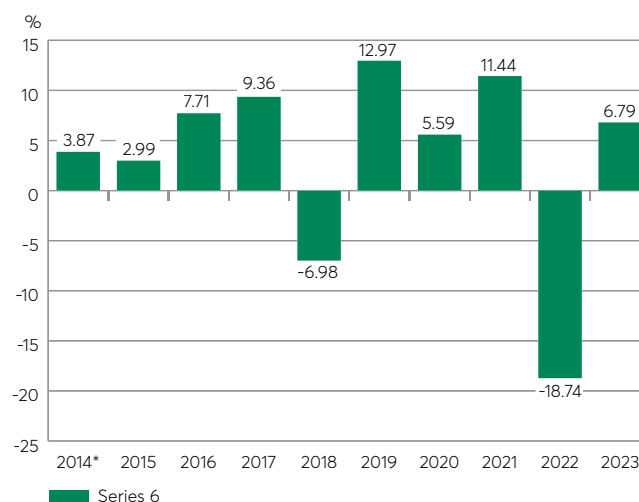
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,352. This works out to an average of 3.1% 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 Helios2 – 75/75. Since February 24, 2014, 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.

DFS GIF – GROWTH AND INCOME – 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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
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5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6	MER (annual rate as a % of the fund's value) – Series 8	Additional guarantee fees – Series 6 or Series 8
Helios2 – 75/75	2.73%	2.41%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			1.35%
Helios2 – 75/100 GLWB			1.50%

Trailing Commission

Desjardins Financial Security pays your advisor a trailing commission for as long as you own Units of the fund. It is for the services and advice your advisor provides 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:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – GROWTH RS – NEI SELECT

Financial Information as at **December 31, 2023**

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

Quick Facts

Inception Date:

Fund: January 14, 2002
Series 6: February 24, 2014
Series 8: April 24, 2018

Total Value (000's):

Series 6: 24,570 | Series 8: 15,816

Net Asset Value per Unit:

Series 6: 7.73 | Series 8: 6.29

Number of Units Outstanding (000's):

Series 6: 3,179 | Series 8: 2,515

Management Expense Ratio (MER):

Series 6: 2.71% | Series 8: 2.39%

Portfolio Manager:

Northwest & Ethical Investments L.P.

Portfolio Turnover Rate (of the Underlying Fund):

14.13%

Minimum Deposit:

Variable

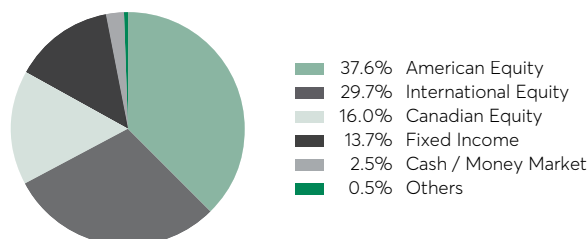
What does this fund invest in?

This fund invests in the NEI Select Growth RS Portfolio. The Underlying Fund invests in bond (20%) and equity (80%) funds. This fund follows a responsible approach to investing.

Top ten investments of the Underlying Fund	
NEI U.S. Equity RS Fund	21.0%
NEI International Equity RS Fund	10.7%
NEI Global Equity RS Fund	10.7%
NEI Emerging Markets Fund	6.6%
NEI Canadian Equity RS Fund	6.6%
NEI Global Total Return Bond Fund	6.5%
NEI Global Value Fund	6.5%
NEI Global Growth Fund	6.3%
NEI Canadian Small Cap Equity RS Fund	5.1%
NEI ESG Canadian Enhanced Index Fund	5.0%
TOTAL	85.0%

TOTAL INVESTMENTS: 34

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

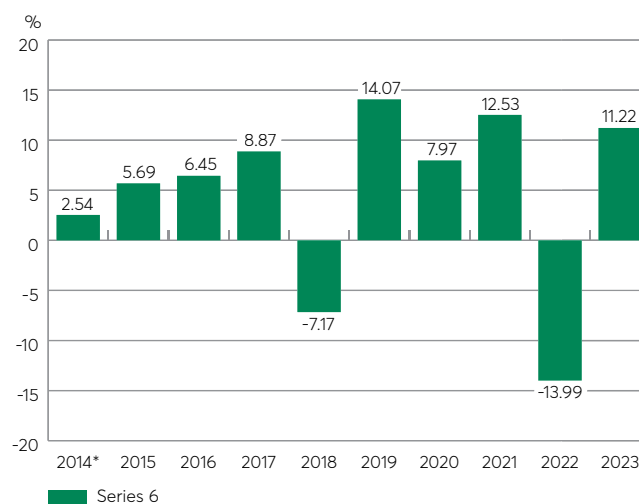
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,546. This works out to an average of 4.5% 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 Helios2 – 75/75. Since February 24, 2014, 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.

DFS GIF – GROWTH RS – NEI SELECT

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> • When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. • Any low load sales charge you pay goes to Desjardins Financial Security. • The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. • The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. • If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6	MER (annual rate as a % of the fund's value) – Series 8	Additional guarantee fees – Series 6 and 8
Helios2 – 75/75	2.71%	2.39%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, Helios2 – 100/100 i or Helios2 – 75/100 GLWB, you will have to pay both the MER and the additional guarantee fees.		0.55%
Helios2 – 100/100 i			1.35%
Helios2 – 75/100 GLWB			1.60%

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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – GROWTH – FRANKLIN QUOTENTIAL

Financial Information as at **December 31, 2023**

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

Quick Facts

Inception Date:

Fund: October 30, 2000
Series 6: February 24, 2014
Series 8: April 24, 2018

Total Value (000's):

Series 6: 1,872 | Series 8: 2,074

Net Asset Value per Unit:

Series 6: 7.51 | Series 8: 6.42

Number of Units Outstanding (000's):

Series 6: 249 | Series 8: 323

Management Expense Ratio (MER):

Series 6: 2.85% | Series 8: 2.49%

Portfolio Manager:

Franklin Templeton Investments Corp.

Portfolio Turnover Rate (of the Underlying Fund):

16.49%

Minimum Deposit:

Variable

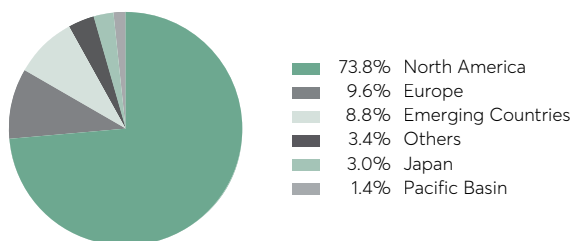
What does this fund invest in?

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	10.8%
Franklin Bissett Canadian Equity Fund	8.6%
Franklin FTSE U.S. Index ETF	7.1%
Franklin Bissett Core Plus Bond Fund	6.9%
Franklin U.S. Rising Dividends Fund	6.5%
Franklin FTSE Canada All Cap Index ETF	6.1%
Franklin International Core Equity Fund	6.0%
Franklin Canadian Core Equity Fund	5.9%
Templeton Emerging Markets Fund	5.7%
SPDR Portfolio S&P 500 Value ETF	5.4%
TOTAL	69.0%

TOTAL INVESTMENTS: 21

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

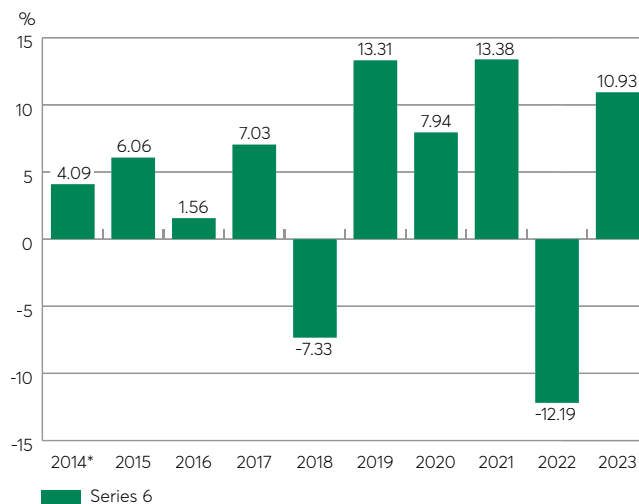
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,502. This works out to an average of 4.2% 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 Helios2 – 75/75. Since February 24, 2014, 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.

DFS GIF – GROWTH – FRANKLIN QUOTENTIAL

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 Helios2 – 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
No Load	You don't have to pay anything.	There are no sales charges and your advisor receives no commission.
Fee Option A		
Low Load Sales Charge*	If you withdraw within:	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
Fee Option B	1 year of buying 3.0%	
	2 years of buying 2.5%	
	3 years of buying 2.0%	
	After 3 years 0.0%	
Deferred Sales Charge*	If you withdraw within:	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
Fee Option C	1 year of buying 5.5%	
	2 years of buying 5.0%	
	3 years of buying 5.0%	
	4 years of buying 4.0%	
	5 years of buying 4.0%	
	6 years of buying 3.0%	
	7 years of buying 2.0%	
	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.

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 Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6	MER (annual rate as a % of the fund's value) – Series 8	Additional guarantee fees – Series 6 or Series 8
Helios2 – 75/75	2.85%	2.49%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, you will have to pay both the MER and the additional guarantee fees.		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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – DIVIDEND INCOME – DESJARDINS

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: September 23, 2019
 Series 6: September 23, 2019
 Series 8: September 23, 2019
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 7,619 | Series 8: 11,486
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 6.02 | Series 8: 6.10
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 1,266 | Series 8: 1,884
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.40% | Series 8: 2.08%
 Series 6F: 1.25% | Series 8F: 0.91%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

103.54%

Minimum Deposit:

Variable

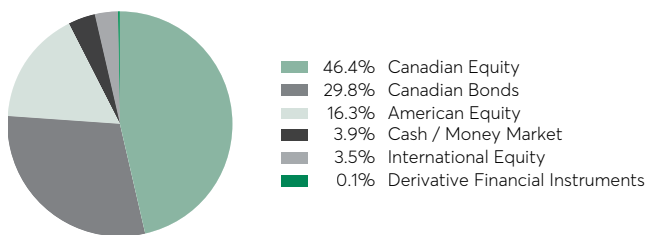
What does this fund invest in?

This fund invests in the Desjardins Dividend Banded 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	
Bank of Montreal	4.0%
Royal Bank of Canada	3.9%
Canadian Pacific Kansas City	3.3%
Restaurant Brands International	2.6%
Microsoft Corporation	2.4%
Canadian Natural Resources	2.2%
BCE	2.2%
Brookfield Asset Management	2.1%
Cenovus Energy	2.1%
Constellation Software	2.0%
TOTAL	26.8%

TOTAL INVESTMENTS: 296

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

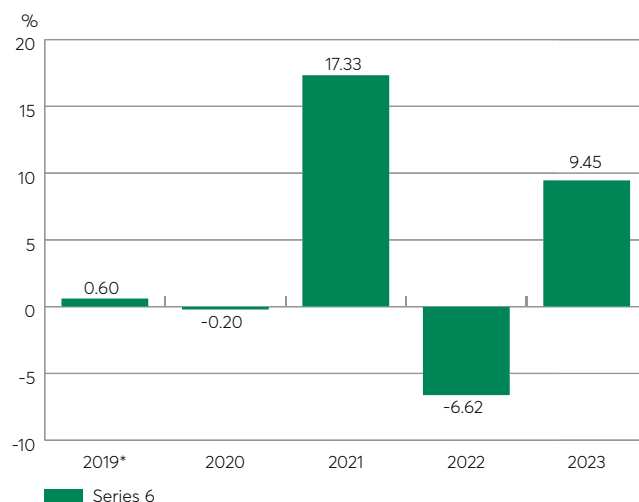
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on September 23, 2019 and Series 6 now has \$1,204. 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 5 years for a contract Owner who chose Helios2 – 75/75. Since September 23, 2019, 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 – 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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
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After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
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5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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 INCOME – DESJARDINS

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.40% Series 6F: 1.25%	Series 8: 2.08% Series 8F: 0.91%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – DIVIDEND INCOME – DESJARDINS

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – CANADIAN DIVIDEND – NEI

Financial Information as at **December 31, 2023**

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

Quick Facts

Inception Date:

Fund: September 24, 2012
Series 6: February 24, 2014
Series 8: April 24, 2018

Total Value (000's):

Series 6: 5,792 | Series 8: 7,943

Net Asset Value per Unit:

Series 6: 7.97 | Series 8: 6.60

Number of Units Outstanding (000's):

Series 6: 726 | Series 8: 1,203

Management Expense Ratio (MER):

Series 6: 2.71% | Series 8: 2.39%

Portfolio Manager:

Nortwest & Ethical Investments L.P.

Portfolio Sub-Advisor:

Lincluden Investment Management Limited

Portfolio Turnover Rate (of the Underlying Fund):

22.61%

Minimum Deposit:

Variable

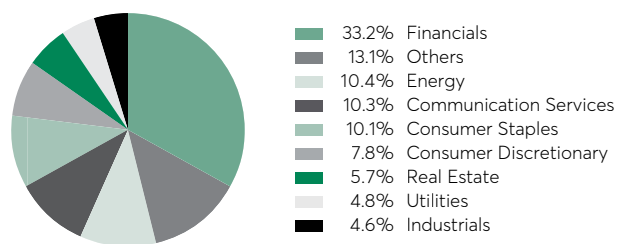
What does this fund invest in?

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	
Toronto-Dominion Bank	5.5%
Royal Bank of Canada	5.0%
TC Energy	4.0%
BCE	3.4%
Canadian Imperial Bank of Commerce	3.3%
Scotiabank	3.2%
Manulife Financial Corporation	3.2%
Hydro One	3.2%
Nutrien	3.1%
Brookfield Corporation	3.1%
TOTAL	37.0%

TOTAL INVESTMENTS: 70

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

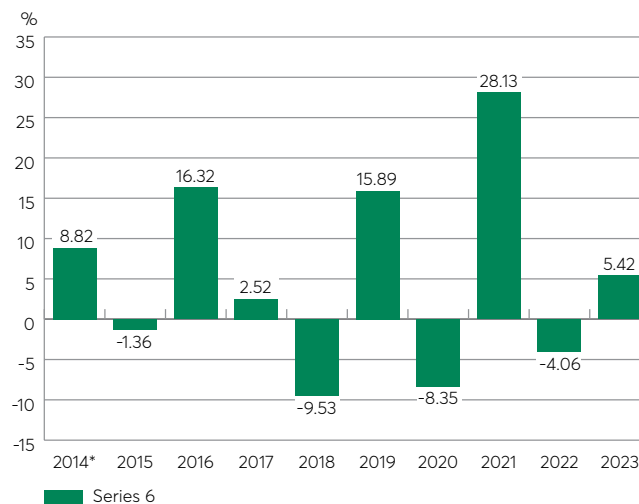
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,594. 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 10 years for a contract Owner who chose Helios2 – 75/75. Since February 24, 2014, 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.

DFS GIF – CANADIAN DIVIDEND – 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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
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Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
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6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6	MER (annual rate as a % of the fund's value) – Series 8	Additional guarantee fees – Series 6 or Series 8
Helios2 – 75/75	2.71%	2.39%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.50%
Helios2 – 100/100 i			1.35%

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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – CANADIAN EQUITY – DESJARDINS

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 16, 2020
 Series 6: November 16, 2020
 Series 8: November 16, 2020
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 217 | Series 8: 322
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 6.02 | Series 8: 6.07
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 36 | Series 8: 53
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.53% | Series 8: 2.21%
 Series 6F: 1.37% | Series 8F: 1.02%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

18.94%

Minimum Deposit:

Variable

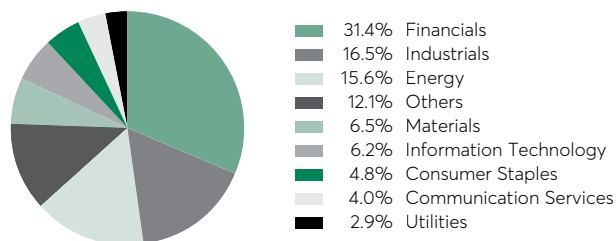
What does this fund invest in?

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	6.5%
Canadian Natural Resources	4.8%
Enbridge	4.8%
Bank of Montreal	4.7%
Canadian Pacific Kansas City	4.4%
Toronto-Dominion Bank	4.3%
Brookfield Corporation	3.9%
Shopify	3.2%
Waste Connections	3.1%
Constellation Software	3.0%
TOTAL	42.7%

TOTAL INVESTMENTS: 52

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

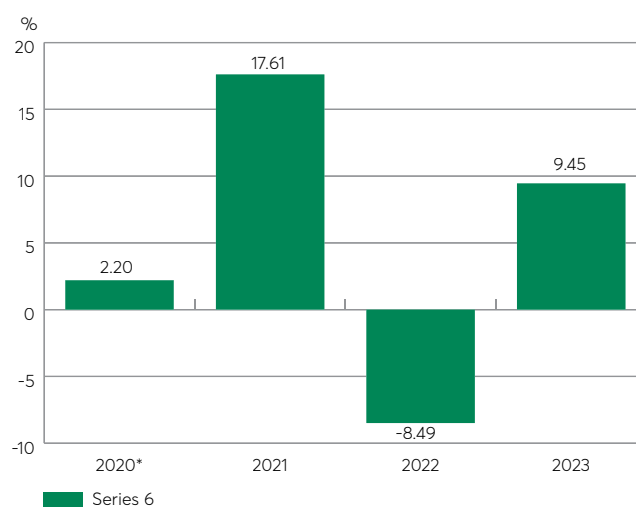
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 6 now has \$1,204. This works out to an average of 6.1% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 4 years for a contract Owner who chose Helios2 – 75/75. Since November 16, 2020, the fund went up in value 3 years and down in value 1 year of the 4.



*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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.53% Series 6F: 1.37%	Series 8: 2.21% Series 8F: 1.02%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.60%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – CANADIAN EQUITY – DESJARDINS

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: December 5, 2005
Series 6: October 16, 2015
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 1,844 | Series 8: 1,823
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 7.73 | Series 8: 7.06
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 239 | Series 8: 258
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.66% | Series 8: 2.34%
Series 6F: 1.54% | Series 8F: 1.20%

Portfolio Manager:

Jarislowsky, Fraser Limited

Portfolio Turnover Rate (of the Underlying Fund):

9.90%

Minimum Deposit:

Variable

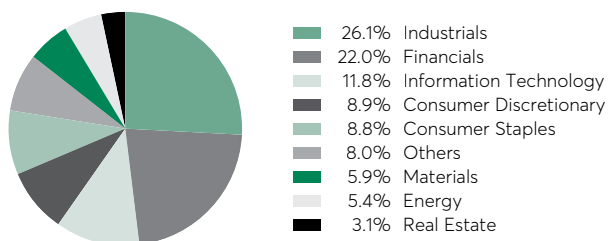
What does this fund invest in?

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	
Canadian National Railway Company	7.0%
Jarislowsky Fraser Special Equity Fund	6.6%
Brookfield Corporation	6.0%
Scotiabank	4.6%
Open Text Corporation	4.0%
SNC-Lavalin Group	3.9%
Alimentation Couche-Tard	3.8%
TC Energy	3.7%
CGI Group	3.6%
Restaurant Brands International	3.6%
TOTAL	46.8%

TOTAL INVESTMENTS: 35

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. The performance shown below for the year 2014 is for the Series 5. That Series is not available under the Helios2 contract. Returns are after the MER has been deducted.

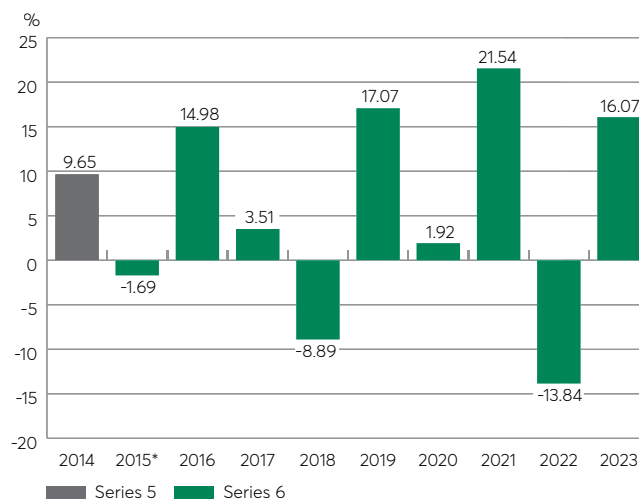
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 6 now has \$1,546. This works out to an average of 5.5% 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 (2014) or Helios2 – 75/75. Since 2014, the fund went up in value 7 years and down in value 3 years of the 10.



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

DFS GIF – CANADIAN EQUITY – 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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
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3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.66% Series 6F: 1.54%	Series 8: 2.34% Series 8F: 1.20%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.65%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: December 1, 2008
Series 6: February 24, 2014
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 16,483 | Series 8: 21,488
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 9.08 | Series 8: 7.90
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 1,815 | Series 8: 2,721
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.93% | Series 8: 2.60%
Series 6F: 1.77% | Series 8F: 1.43%

Portfolio Manager:

Fidelity Investments Canada ULC

Portfolio Turnover Rate:

10.49%

Minimum Deposit:

Variable

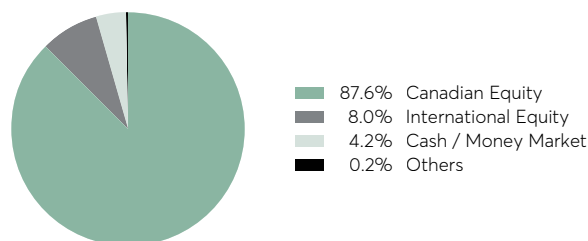
What does this fund invest in?

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	
Canadian National Railway Company	4.9%
Royal Bank of Canada	4.9%
Rogers Communications	3.9%
Toronto-Dominion Bank	3.8%
Canadian Natural Resources	3.7%
Alimentation Couche-Tard	3.5%
Constellation Software	2.9%
Agnico Eagle Mines	2.8%
Intact Financial Corporation	2.7%
Groupe TMX	2.5%
TOTAL	35.6%

TOTAL INVESTMENTS: 138

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

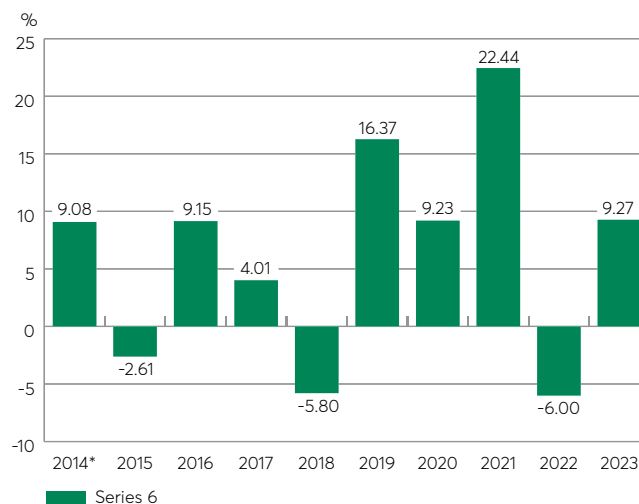
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,816. This works out to an average of 6.2% 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 Helios2 – 75/75. Since February 24, 2014, the fund went up in value 7 years and down in value 3 years of the 10.



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

® 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	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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
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7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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®

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.93% Series 6F: 1.77%	Series 8: 2.60% Series 8F: 1.43%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.65%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – CANADIAN EQUITY – FRANKLIN BISSETT

Financial Information as at **December 31, 2023**

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

Quick Facts

Inception Date:

Fund: April 17, 2000
Series 6: February 24, 2014
Series 8: April 24, 2018

Total Value (000's):

Series 6: 2,365 | Series 8: 2,095

Net Asset Value per Unit:

Series 6: 8.10 | Series 8: 7.36

Number of Units Outstanding (000's):

Series 6: 292 | Series 8: 285

Management Expense Ratio (MER):

Series 6: 2.76% | Series 8: 2.43%

Portfolio Manager:

Franklin Bissett Investment Management

Portfolio Turnover Rate (of the Underlying Fund):

21.18%

Minimum Deposit:

Variable

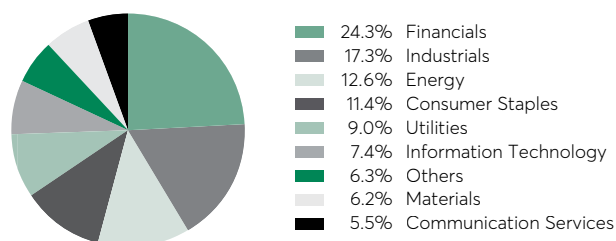
What does this fund invest in?

This fund invests in the Franklin Bissett Canadian Equity Fund. The Underlying Fund invests primarily in equity from medium and large Canadian companies.

Top ten investments of the Underlying Fund	
Toronto-Dominion Bank	5.5%
Royal Bank of Canada	5.2%
Alimentation Couche-Tard	4.4%
Canadian Pacific Kansas City	4.2%
Canadian National Railway Company	4.1%
Agnico Eagle Mines	3.9%
Fortis	3.5%
Scotiabank	3.4%
Open Text Corporation	3.4%
Waste Connections	3.2%
TOTAL	40.8%

TOTAL INVESTMENTS: 46

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

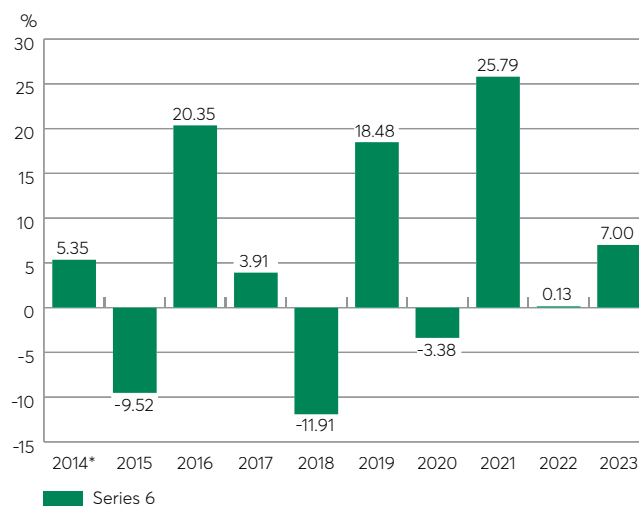
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,620. 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 Helios2 – 75/75. Since February 24, 2014, the fund went up in value 7 years and down in value 3 years of the 10.



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

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 Helios2 – 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
No Load	You don't have to pay anything.	There are no sales charges and your advisor receives no commission.
Fee Option A		
Low Load Sales Charge*	If you withdraw within:	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
Fee Option B	1 year of buying 3.0%	
	2 years of buying 2.5%	
	3 years of buying 2.0%	
	After 3 years 0.0%	
Deferred Sales Charge*	If you withdraw within:	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
Fee Option C	1 year of buying 5.5%	
	2 years of buying 5.0%	
	3 years of buying 5.0%	
	4 years of buying 4.0%	
	5 years of buying 4.0%	
	6 years of buying 3.0%	
	7 years of buying 2.0%	
	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.

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 Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6	MER (annual rate as a % of the fund's value) – Series 8	Additional guarantee fees – Series 6 or Series 8
Helios2 – 75/75	2.76%	2.43%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.60%
Helios2 – 100/100 i			1.35%

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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – CANADIAN SMALL CAP EQUITY – NEI

Financial Information as at **December 31, 2023**

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

Quick Facts

Inception Date:

Fund: December 11, 2006
Series 6: February 24, 2014
Series 8: April 24, 2018

Total Value (000's):

Series 6: 697 | Series 8: 1,020

Net Asset Value per Unit:

Series 6: 5.33 | Series 8: 5.38

Number of Units Outstanding (000's):

Series 6: 131 | Series 8: 190

Management Expense Ratio (MER):

Series 6: 3.04% | Series 8: 2.72%

Portfolio Manager:

Northwest & Ethical Investments L.P.

Portfolio Sub-Advisor:

Hillsdale Investment Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

126.15%

Minimum Deposit:

Variable

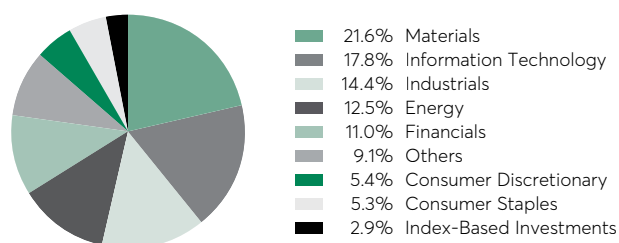
What does this fund invest in?

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	
Celestica	3.7%
goeasy	3.3%
Eldorado Gold Corporation	3.0%
Badger Infrastructure Solution	2.9%
Hammond Power Solutions Inc.	2.9%
Centamin PLC	2.7%
Stella-Jones	2.6%
Docebo Inc.	2.6%
Equitable Group	2.6%
Lightspeed Commerce Inc.	2.6%
TOTAL	28.9%

TOTAL INVESTMENTS: 88

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

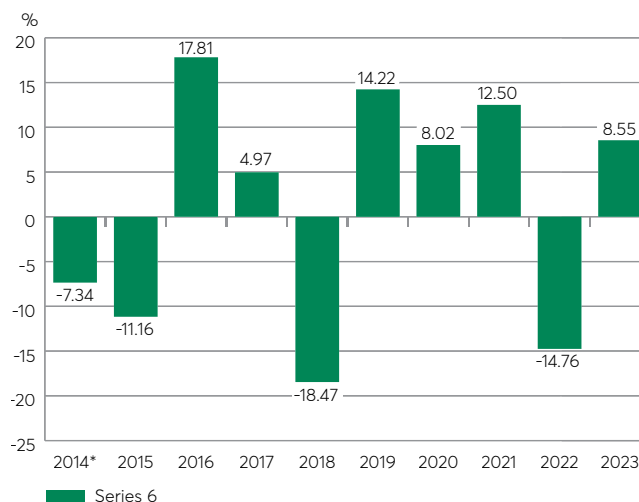
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,066. 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 10 years for a contract Owner who chose Helios2 – 75/75. Since February 24, 2014, 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.

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
2 years of buying	5.0%																	
3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6	MER (annual rate as a % of the fund's value) – Series 8	Additional guarantee fees – Series 6 or Series 8
Helios2 – 75/75	3.04%	2.72%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, you will have to pay both the MER and the additional guarantee fees.		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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – SMALL CAP – FRANKLIN BISSETT

Financial Information as at **December 31, 2023**

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

Quick Facts

Inception Date:

Fund: April 17, 2000
Series 6: February 24, 2014
Series 8: April 24, 2018

Total Value (000's):

Series 6: 1,020 | Series 8: 173

Net Asset Value per Unit:

Series 6: 4.33 | Series 8: 4.93

Number of Units Outstanding (000's):

Series 6: 235 | Series 8: 35

Management Expense Ratio (MER):

Series 6: 3.10% | Series 8: 2.82%

Portfolio Manager:

Franklin Bissett Investment Management

Portfolio Turnover Rate (of the Underlying Fund):

11.77%

Minimum Deposit:

Variable

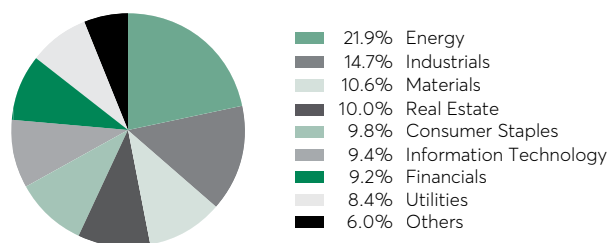
What does this fund invest in?

This fund invests in the Franklin Bissett Small Cap Fund. The Underlying Fund invests primarily in equity from small and medium Canadian companies.

Top ten investments of the Underlying Fund	
DRI Healthcare Trust	4.2%
Atco	3.7%
Equitable Group	3.6%
Boyd Group Services	3.3%
Empire Company	3.1%
PHX Energy Services	3.1%
Headwater Exploration	3.1%
AltaGas	3.0%
Winpak	2.9%
FirstService Corporation	2.7%
TOTAL	32.7%

TOTAL INVESTMENTS: 47

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

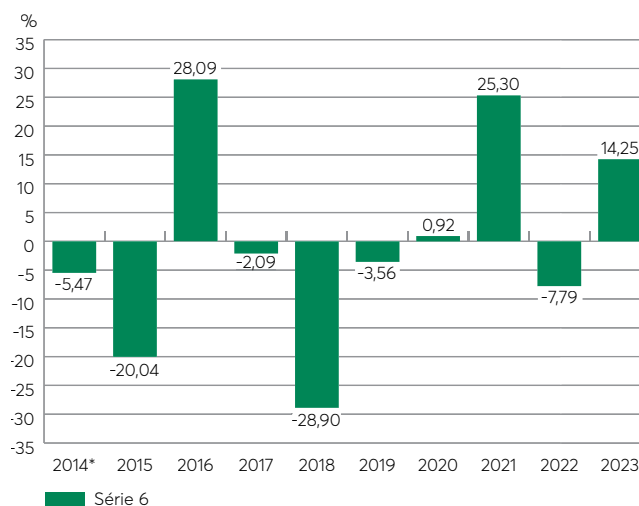
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$866. 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 Helios2 – 75/75. Since February 24, 2014, the fund went up in value 4 years and down in value 6 years of the 10.



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

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 Helios2 – 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
No Load	You don't have to pay anything.	There are no sales charges and your advisor receives no commission.
Fee Option A		
Low Load Sales Charge*	If you withdraw within:	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
Fee Option B	1 year of buying 3.0%	
	2 years of buying 2.5%	
	3 years of buying 2.0%	
	After 3 years 0.0%	
Deferred Sales Charge*	If you withdraw within:	<ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%. Any deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
Fee Option C	1 year of buying 5.5%	
	2 years of buying 5.0%	
	3 years of buying 5.0%	
	4 years of buying 4.0%	
	5 years of buying 4.0%	
	6 years of buying 3.0%	
	7 years of buying 2.0%	
	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.

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 Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6	MER (annual rate as a % of the fund's value) – Series 8	Additional guarantee fees – Series 6 or Series 8
Helios2 – 75/75	3.10%	2.82%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i, you will have to pay both the MER and the additional guarantee fees.		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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – AMERICAN EQUITY – MFS

Financial Information as at December 31, 2023

Quick Facts

Inception Date:

Fund: April 17, 2000
 Series 6: February 24, 2014
 Series 8: April 24, 2018
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 22,335 | Series 8: 28,070
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 12.72 | Series 8: 8.37
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 1,756 | Series 8: 3,355
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.67% | Series 8: 2.35%
 Series 6F: 1.54% | Series 8F: 1.20%

Portfolio Manager:

MFS Investment Management
 Canada Limited

Portfolio Turnover Rate (of the Underlying Fund):

23.30%

Minimum Deposit:

Variable

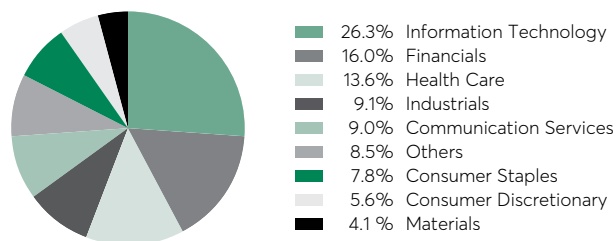
What does this fund invest in?

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 Corporation	9.1%
Alphabet, Class A	5.1%
Apple	4.1%
JPMorgan Chase & Company	2.9%
ConocoPhillips Company	2.7%
NVIDIA Corporation	2.6%
Amazon.com	2.4%
Visa	2.3%
Mastercard	2.0%
Vertex Pharmaceuticals	1.9%
TOTAL	35.1%

TOTAL INVESTMENTS: 69

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

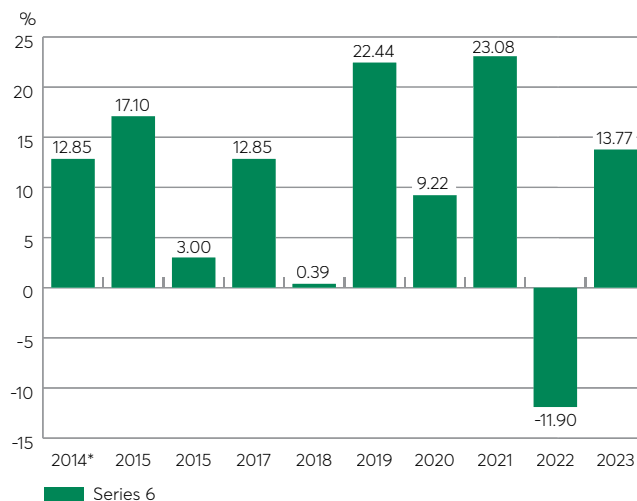
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$2,544. This works out to an average of 9.9% 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 Helios2 – 75/75. Since February 24, 2014, the fund went up in value 9 years and down in value 1 year of the 10.



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

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
2 years of buying	2.5%																	
3 years of buying	2.0%																	
After 3 years	0.0%																	
Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
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6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.67% Series 6F: 1.54%	Series 8: 2.35% Series 8F: 1.20%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.55%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – AMERICAN EQUITY – MFS

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 20, 1995
Series 6: February 24, 2014
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 7,861 | Series 8: 8,748
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 10.71 | Series 8: 7.27
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 734 | Series 8: 1,204
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.69% | Series 8: 2.38%
Series 6F: 1.54% | Series 8F: 1.20%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Wellington Management Canada ULC

Portfolio Turnover Rate (of the Underlying Fund):

37.59%

Minimum Deposit: Variable

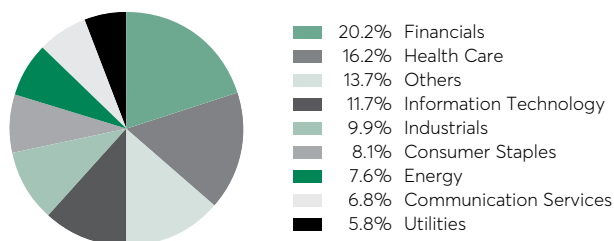
What does this fund invest in?

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 & Company	3.2%
Unilever	2.5%
Merck & Company	2.5%
Chevron Corporation	2.4%
Medtronic	2.3%
Pfizer	2.2%
UnitedHealth Group	2.2%
American Express Company	2.1%
Cognizant Technology Solutions Corporation	2.1%
Wabtec	2.0%
TOTAL	23.5%

TOTAL INVESTMENTS: 66

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

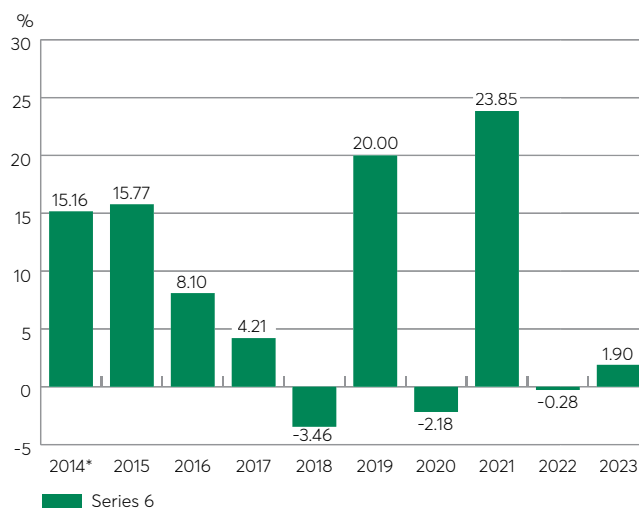
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$2,142. This works out to an average of 8.0% 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 Helios2 – 75/75. Since February 24, 2014, the fund went up in value 7 years and down in value 3 years of the 10.



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

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
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5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.69% Series 6F: 1.54%	Series 8: 2.38% Series 8F: 1.20%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.60%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – GLOBAL DIVIDEND – DESJARDINS

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: September 24, 2012
Series 6: February 24, 2014
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 10,439 | Series 8: 12,235
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 8.53 | Series 8: 6.83
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 1,223 | Series 8: 1,793
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.67% | Series 8: 2.35%
Series 6F: 1.54% | Series 8F: 1.20%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Mondrian Investment Partners Limited

Portfolio Turnover Rate (of the Underlying Fund):

45.30%

Minimum Deposit: Variable

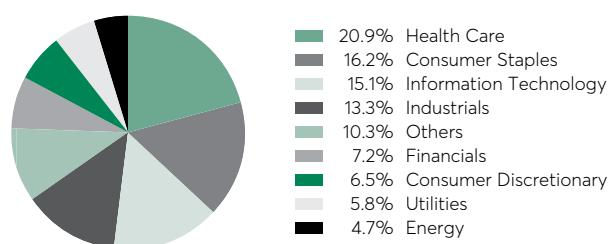
What does this fund invest in?

This fund invests in the Desjardins Global Dividend Fund. The Underlying Fund invests in equity securities worldwide.

Top ten investments of the Underlying Fund	
Microsoft Corporation	3.5%
Dollar Tree Stores Inc.	3.5%
AbbVie	3.5%
Enel SPA	3.3%
Sundrug	3.3%
Lloyds Banking Group	3.2%
Fujitsu	3.2%
Sony Group Corporation	3.2%
Laboratory Corporation of America Holdings	3.2%
Wells Fargo & Company	3.1%
TOTAL	33.0%

TOTAL INVESTMENTS: 45

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

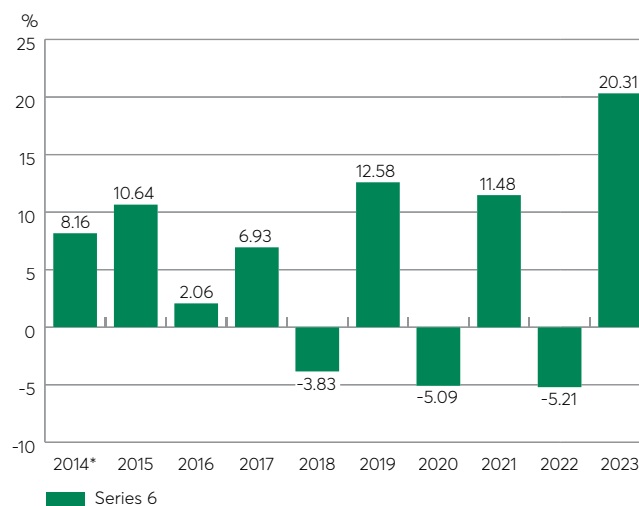
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,706. 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 Helios2 – 75/75. Since February 24, 2014, the fund went up in value 7 years and down in value 3 years of the 10.



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

DFS GIF – GLOBAL DIVIDEND – 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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
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Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
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No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.67% Series 6F: 1.54%	Series 8: 2.35% Series 8F: 1.20%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.55%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – GLOBAL DIVIDEND – DESJARDINS

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – GLOBAL EQUITY – DESJARDINS

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: September 23, 2019
 Series 6: September 23, 2019
 Series 8: September 23, 2019
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 575 | Series 8: 732
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 6.56 | Series 8: 6.66
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 88 | Series 8: 110
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.62% | Series 8: 2.32%
 Series 6F: 1.48% | Series 8F: 1.14%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Lazard Asset Management LLC

Portfolio Turnover Rate (of the Underlying Fund):

20.42%

Minimum Deposit: Variable

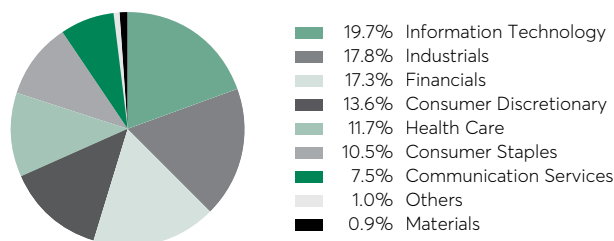
What does this fund invest in?

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	
Microsoft Corporation	4.7%
Alphabet	4.1%
Amazon.com	3.5%
Accenture	2.7%
Wolters Kluwer	2.6%
RELX	2.4%
Booz Allen Hamilton Holding	2.2%
Visa	2.2%
Thermo Fisher Scientific	2.1%
IQVIA Holdings	2.1%
TOTAL	28.6%

TOTAL INVESTMENTS: 66

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

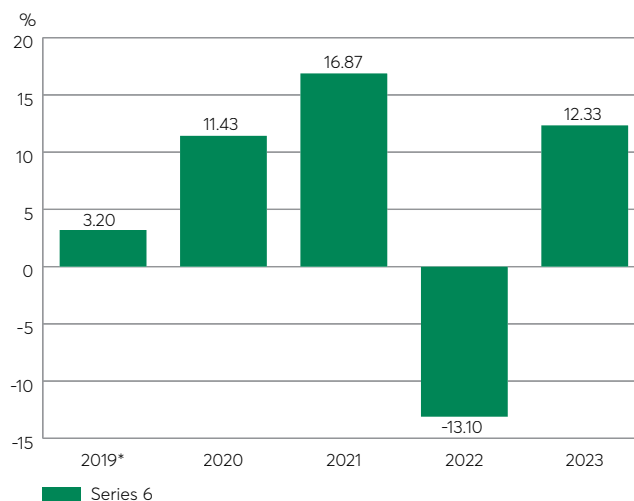
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on September 23, 2019 and Series 6 now has \$1,312. 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 5 years for a contract Owner who chose Helios2 – 75/75. Since September 23, 2019, 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 – GLOBAL 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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
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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.

DFS GIF – GLOBAL EQUITY – DESJARDINS

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.62% Series 6F: 1.48%	Series 8: 2.32% Series 8F: 1.14%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.55%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – GLOBAL EQUITY – DESJARDINS

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – GLOBAL EQUITY – MFS

Financial Information as at December 31, 2023

Quick Facts

Inception Date:

Fund: October 29, 2007
 Series 6: February 24, 2014
 Series 8: April 24, 2018
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 5,955 | Series 8: 6,264
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 10.55 | Series 8: 7.60
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 564 | Series 8: 824
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.67% | Series 8: 2.35%
 Series 6F: 1.54% | Series 8F: 1.20%

Portfolio Manager:

MFS Investment Management
 Canada Limited

Portfolio Turnover Rate (of the Underlying Fund):

29.80%

Minimum Deposit:

Variable

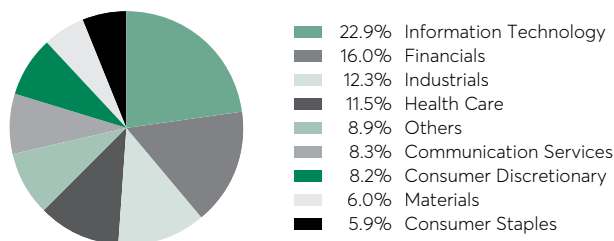
What does this fund invest in?

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 Corporation	5.7%
Alphabet Classe A	3.8%
Amazon.com	2.7%
Visa	2.1%
Salesforce	1.7%
Apple	1.6%
Meta Platforms	1.5%
Roche Holding AG	1.5%
London Stock Exchange Group	1.4%
Hitachi	1.4%
TOTAL	23.4%

TOTAL INVESTMENTS: 125

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

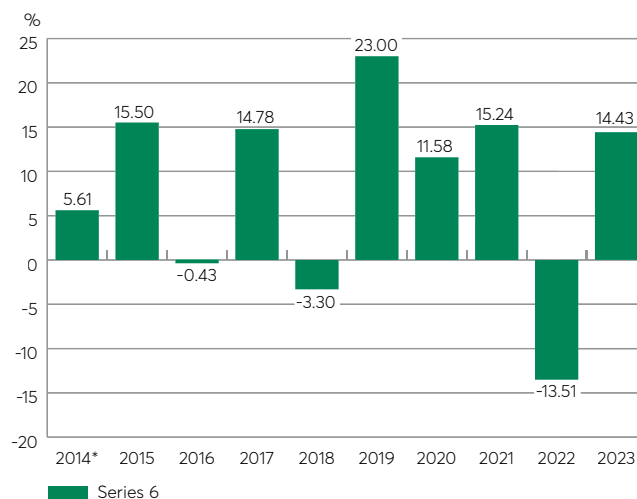
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$2,110. This works out to an average of 7.9% 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 Helios2 – 75/75. Since February 24, 2014, the fund went up in value 7 years and down in value 3 years of the 10.



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

DFS GIF – GLOBAL 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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
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DFS GIF – GLOBAL EQUITY – MFS

Fee Option	What you pay	How it works
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Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.67% Series 6F: 1.54%	Series 8: 2.35% Series 8F: 1.20%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.60%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – GLOBAL EQUITY – MFS

Short Term Trading Fees

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The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 28, 2022
Series 6: November 28, 2022
Series 8: November 28, 2022
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 174 | Series 8: 252
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 5.60 | Series 8: 5.62
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 31 | Series 8: 45
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.86% | Series 8: 2.53%
Series 6F: 1.66% | Series 8F: 1.31%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Baillie Gifford Overseas Limited

Portfolio Turnover Rate (of the Underlying Fund):

33.15%

Minimum Deposit: Variable

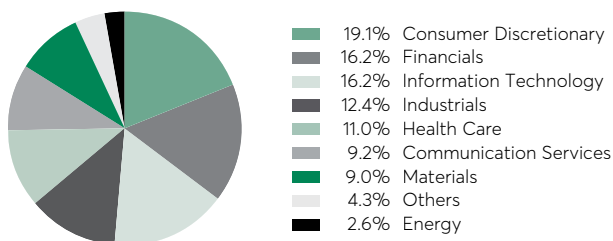
What does this fund invest in?

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	
Microsoft Corporation	3.7%
Martin Marietta Materials	3.5%
Amazon.com	3.4%
Elevance Health	3.3%
Moody's Corporation	3.3%
Ryanair Holdings PLC	3.1%
CRH	2.8%
Meta Platforms	2.7%
Alphabet	2.5%
Reliance Industries	2.4%
TOTAL	30.7%

TOTAL INVESTMENTS: 96

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

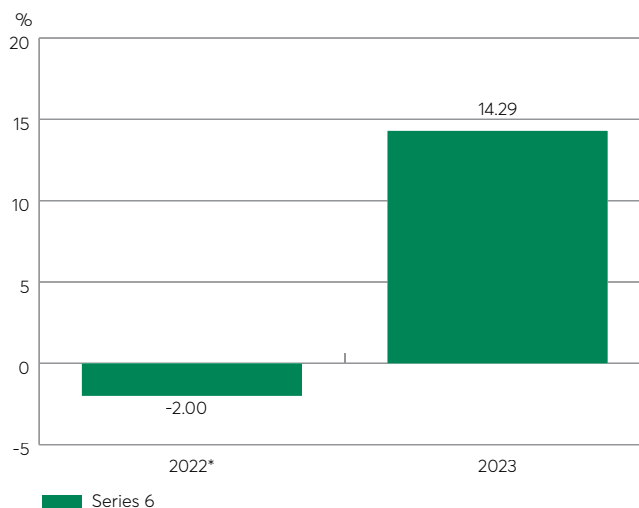
It's important to note that this doesn't tell you how the fund will perform in the future. Also your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 28, 2022 and Series 6 now has \$1,120. This works out to an average of 11.0% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 2 years for a contract Owner who chose Helios2 – 75/75. Since November 28, 2022, the fund went up in value 1 year and down in value 1 year of the 2.



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

DFS GIF – GLOBAL EQUITY GROWTH – 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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
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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.

DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
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** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.86% Series 6F: 1.66%	Series 8: 2.53% Series 8F: 1.31%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.60%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DFS GIF – INTERNATIONAL EQUITY – MFS

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: November 20, 1995
 Series 6: February 24, 2014
 Series 8: April 24, 2018
 Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 3,244 | Series 8: 4,130
 Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 8.66 | Series 8: 6.86
 Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 375 | Series 8: 602
 Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.94% | Series 8: 2.66%
 Series 6F: 1.83% | Series 8F: 1.48%

Portfolio Manager:

MFS Investment Management
 Canada Limited

Portfolio Turnover Rate (of the Underlying Fund):

10.00%

Minimum Deposit:

Variable

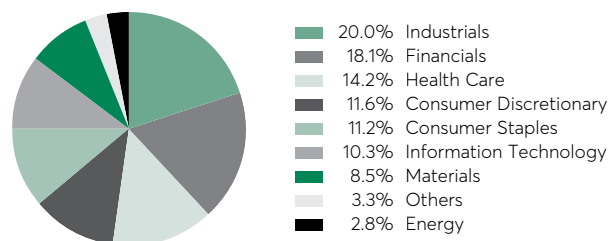
What does this fund invest in?

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	
Air Liquide	3.1%
Nestlé	3.1%
Schneider Electric	3.1%
Capgemini SE	2.4%
SAP SE	2.3%
Roche Holding AG	2.3%
LVMH Moët Hennessy Louis Vuitton	2.3%
Hitachi	2.2%
Compass Group PLC	2.2%
Novo Nordisk	2.1%
TOTAL	25.1%

TOTAL INVESTMENTS: 80

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

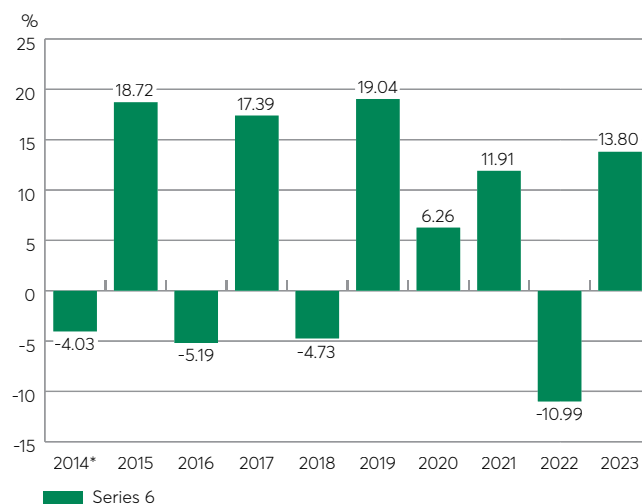
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,732. 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 10 years for a contract Owner who chose Helios2 – 75/75. Since February 24, 2014, 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.

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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
1 year of buying	3.0%																	
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Deferred Sales Charge* Fee Option C	If you withdraw within: <table border="0"> <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>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	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 deferred sales charge you pay goes to Desjardins Financial Security. The deferred 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge.
1 year of buying	5.5%																	
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3 years of buying	5.0%																	
4 years of buying	4.0%																	
5 years of buying	4.0%																	
6 years of buying	3.0%																	
7 years of buying	2.0%																	
After 7 years	0.0%																	
No Load – Advisor Chargeback Fee Option D	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS. 																

* 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

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.94% Series 6F: 1.83%	Series 8: 2.66% Series 8F: 1.48%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.60%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – INTERNATIONAL EQUITY – MFS

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

Financial Information as at **December 31, 2023**

Quick Facts

Inception Date:

Fund: September 24, 2012
Series 6: February 24, 2014
Series 8: April 24, 2018
Series 6F and 8F: May 15, 2023

Total Value (000's):

Series 6: 12,773 | Series 8: 15,696
Series 6F: N/A | Series 8F: N/A

Net Asset Value per Unit:

Series 6: 9.23 | Series 8: 6.35
Series 6F: N/A | Series 8F: N/A

Number of Units Outstanding (000's):

Series 6: 1,384 | Series 8: 2,473
Series 6F: N/A | Series 8F: N/A

Management Expense Ratio (MER):

Series 6: 2.79% | Series 8: 2.46%
Series 6F: 1.66% | Series 8F: 1.31%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Baillie Gifford Overseas Limited

Portfolio Turnover Rate (of the Underlying Fund):

22.11%

Minimum Deposit: Variable

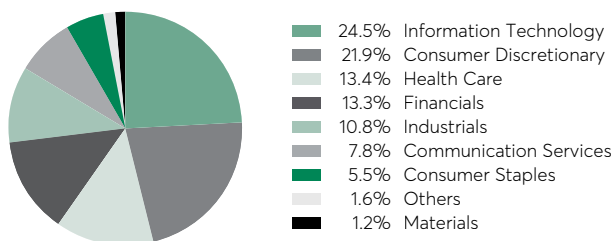
What does this fund invest in?

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	
ASML Holding	6.8%
MercadoLibre	5.8%
Spotify Technology	5.0%
Adyen	4.1%
Atlas Copco	4.0%
NVIDIA Corporation	3.8%
Ferrari	3.7%
Argenx	3.1%
L'Oréal	3.0%
Wix.com	2.8%
TOTAL	42.1%

TOTAL INVESTMENTS: 59

Investment Allocation as at December 31, 2023



How has the fund performed?

This section tells you how the fund has performed for a contract Owner who chose Helios2 – 75/75 and Series 6. Returns are after the MER has been deducted.

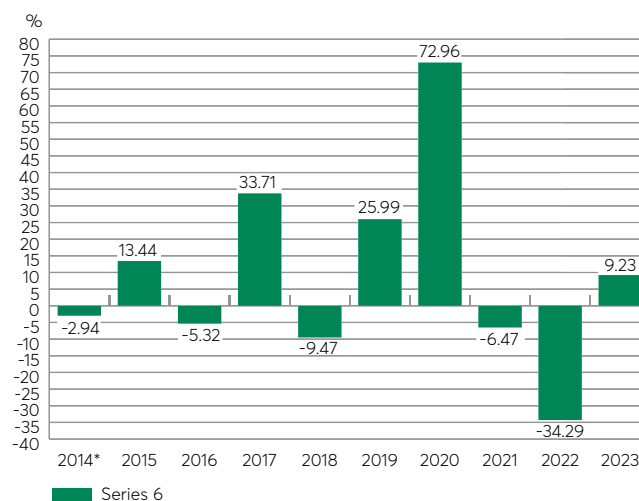
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose, on the series applicable to your Units and on your personal tax situation.

Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 6 now has \$1,846. This works out to an average of 6.4% 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 Helios2 – 75/75. Since February 24, 2014, the fund went up in value 5 years and down in value 5 years of the 10.



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

DFS GIF – INTERNATIONAL EQUITY GROWTH – 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 Helios2 – 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																
No Load Fee Option A	You don't have to pay anything.	<ul style="list-style-type: none"> There are no sales charges or withdrawal fees. Your advisor and the distributor they do business with receive no sales commission. 																
Low Load Sales Charge* Fee Option B	If you withdraw within: <table border="0"> <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"> When you make a deposit, Desjardins Financial Security pays a gross commission of 2.5%. Any low load sales charge you pay goes to Desjardins Financial Security. The low 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, provided both funds are offered under the guarantee you have chosen without paying a sales charge. 								
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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.

DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • When you make a deposit, Desjardins Financial Security pays a gross commission of 5.0%.
Fee Option E		<ul style="list-style-type: none"> • If you withdraw within 5 years, your advisor and the distributor they do business with may be required to refund, in whole or in part, their sales commission to DFS.
Advisory Service Fee**	You don't have to pay anything.	<ul style="list-style-type: none"> • There are no sales charges or withdrawal fees. • Your advisor and the distributor they do business with receive no sales commission.
Fee Option F		

** This fee option is only available for contracts held externally in an intermediary or nominee account.

Ongoing fund fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost for Helios2 – 75/75. You don't pay these expenses directly. The additional guarantee fees apply if you have chosen Helios2 – 75/100 i or Helios2 – 100/100 i and 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 section in the Contract and Information Folder.

Guarantee	MER (annual rate as a % of the fund's value) – Series 6 and 6F	MER (annual rate as a % of the fund's value) – Series 8 and 8F	Additional guarantee fees – Series 6, 6F, 8 and 8F
Helios2 – 75/75	Series 6: 2.79% Series 6F: 1.66%	Series 8: 2.46% Series 8F: 1.31%	None if you choose only Helios2 – 75/75.
Helios2 – 75/100 i	If you choose Helios2 – 75/100 i or Helios2 – 100/100 i, you will have to pay both the MER and the additional guarantee fees.		0.60%
Helios2 – 100/100 i			1.35%

Trailing Commission

For all fee options except Fee Option F, 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 applicable to Series 6 and 8. Its amount depends on the fee option you choose and on the market value of your Units associated with this fee option:

- No Load (Fee Option A) – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge (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.
- Deferred Sales Charge (Fee Option C) – 0.50% of the market value of the Units attributed to this fee option each year.
- No Load – Advisor Chargeback (Fee Option D) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 4 and 1.00% for years 5 and following.
- No Load – Advisor Chargeback (Fee Option E) – 0.50% of the market value of the Units attributed to this fee option annually for years 2 to 7 and 1.00% for years 8 and following.

For Fee Option F (Advisory Service Fee), you determine with your advisor the fees you will pay your advisor and the distributor they do business with for their services and advice.

DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

Short Term Trading Fees

Short-term or frequent trading represents an expense for all Owners. Consequently, for short-term or frequent trading, we may charge a fee of 2% of the transaction amount, in addition to any applicable charges.

The Company also reserves the right to refuse to process this request.

Whether trading is short-term or frequent will be determined at our sole discretion according to our administrative rules in effect, including but this is not limited to switches or withdrawals of Units.

What if I change my mind?

You can change your mind and cancel the contract, the first deposit or any additional deposit you apply to the contract by telling us in writing within two business days of the earlier of the date you received confirmation or five business days after we have sent it to you. Please see [page 27](#) for details. This page also contains details on how to get more information. This Fund Facts is not complete without [page 27](#).

Management Fees, Management Expense Ratios and Guarantee Fees

All figures are presented on an annual basis and include any fees and expenses charged by the Underlying Funds where applicable.

INVESTMENT SOLUTIONS												
Fund names	Series 6 – MER	Series 6F – MER	Series 6 – Management fees	Series 6F – Management fees	Series 8 – MER	Series 8F – MER	Series 8 – Management fees	Series 8F – Management fees	Current Helios2 – 75/75 fees (included in the MER)	Current Helios2 – 75/100 i additional guarantee fees	Current Helios2 – 100/100 i additional guarantee fees	Current Helios2 – 75/100 GLWB additional guarantee fees
DFS GIF – Conservative	2.25%	1.08%	1.75%	0.69%	1.89%	0.74%	1.45%	0.39%	0.05%	0.30%	0.65%	0.95%
DFS GIF – Moderate	2.31%	1.14%	1.80%	0.74%	1.95%	0.79%	1.50%	0.44%	0.05%	0.35%	0.70%	1.05%
DFS GIF – Balanced	2.35%	1.20%	1.80%	0.74%	2.00%	0.85%	1.50%	0.44%	0.10%	0.50%	0.85%	1.05%
DFS GIF – Growth	2.39%	1.25%	1.85%	0.79%	2.04%	0.91%	1.55%	0.49%	0.10%	0.50%	1.05%	1.30%
DFS GIF – Maximum Growth	2.45%	1.31%	1.85%	0.79%	2.13%	0.97%	1.55%	0.49%	0.15%	0.50%	1.35%	N/A
DFS GIF – 100% Equity	2.58%	1.37%	1.85%	0.79%	2.24%	1.02%	1.55%	0.49%	0.20%	0.55%	1.35%	N/A

RESPONSIBLE INVESTMENT PORTFOLIOS

Fund names	Series 6 – MER	Series 6F – MER	Series 6 – Management fees	Series 6F – Management fees	Series 8 – MER	Series 8F – MER	Series 8 – Management fees	Series 8F – Management fees	Current Helios2 – 75/75 fees (included in the MER)	Current Helios2 – 75/100 i additional guarantee fees	Current Helios2 – 100/100 i additional guarantee fees	Current Helios2 – 75/100 GLWB additional guarantee fees
DFS GIF – Conservative – Desjardins SocieTerra	2.33%	1.14%	1.80%	0.74%	1.96%	0.79%	1.50%	0.44%	0.05%	0.30%	0.90%	0.95%
DFS GIF – Moderate – Desjardins SocieTerra	2.39%	1.20%	1.80%	0.74%	2.01%	0.85%	1.50%	0.44%	0.10%	0.40%	0.90%	1.15%
DFS GIF – Balanced – Desjardins SocieTerra	2.41%	1.25%	1.85%	0.79%	2.07%	0.91%	1.55%	0.49%	0.10%	0.45%	0.95%	1.25%
DFS GIF – Growth – Desjardins SocieTerra	2.47%	1.31%	1.90%	0.84%	2.13%	0.97%	1.60%	0.54%	0.10%	0.50%	1.15%	1.35%
DFS GIF – Maximum Growth – Desjardins SocieTerra	2.59%	1.43%	1.95%	0.89%	2.28%	1.08%	1.65%	0.59%	0.15%	0.55%	1.35%	N/A
DFS GIF – 100% Equity – Desjardins SocieTerra	2.71%	1.54%	2.00%	0.94%	2.23%	1.20%	1.70%	0.64%	0.20%	0.60%	1.35%	N/A

WISE ETF PORTFOLIOS

Fund names	Series 6 – MER	Series 6F – MER	Series 6 – Management fees	Series 6F – Management fees	Series 8 – MER	Series 8F – MER	Series 8 – Management fees	Series 8F – Management fees	Current Helios2 – 75/75 fees (included in the MER)	Current Helios2 – 75/100 i additional guarantee fees	Current Helios2 – 100/100 i additional guarantee fees	Current Helios2 – 75/100 GLWB additional guarantee fees
DFS GIF – Conservative – Desjardins Wise ETF	2.20%	1.02%	1.70%	0.64%	1.82%	0.68%	1.40%	0.34%	0.05%	0.30%	0.65%	1.05%
DFS GIF – Balanced – Desjardins Wise ETF	2.27%	1.08%	1.70%	0.64%	1.94%	0.74%	1.40%	0.34%	0.10%	0.50%	0.85%	1.15%
DFS GIF – Growth – Desjardins Wise ETF	2.30%	1.14%	1.75%	0.69%	1.99%	0.79%	1.45%	0.39%	0.10%	0.50%	1.15%	1.25%
DFS GIF – Maximum Growth – Desjardins Wise ETF	2.39%	1.20%	1.75%	0.69%	2.03%	0.85%	1.45%	0.39%	0.15%	0.55%	1.35%	N/A
DFS GIF – 100% Equity – Desjardins Wise ETF	2.45%	1.25%	1.75%	0.69%	2.13%	0.91%	1.45%	0.39%	0.20%	0.55%	1.35%	N/A

INDIVIDUAL FUNDS

INCOME

Fund names	Series 6 – MER	Series 6F – MER	Series 6 – Management fees	Series 6F – Management fees	Series 8 – MER	Series 8F – MER	Series 8 – Management fees	Series 8F – Management fees	Current Helios2 – 75/75 fees (included in the MER)	Current Helios2 – 75/100 i additional guarantee fees	Current Helios2 – 100/100 i additional guarantee fees	Current Helios2 – 75/100 GLWB additional guarantee fees
DFS GIF – Money Market	1.07%	0.74%	0.75%	0.44%	0.72%	0.39%	0.45%	0.14%	0.00%	0.15%	0.30%	0.30%
DFS GIF – Canadian Bond	1.69%	1.08%	1.25%	0.69%	1.35%	0.74%	0.95%	0.39%	0.05%	0.20%	0.45%	0.55%
DFS GIF – Global Tactical Bond – Desjardins	2.08%	1.48%	1.55%	0.99%	1.75%	1.14%	1.25%	0.69%	0.10%	0.45%	0.95%	1.10%

INDIVIDUAL FUNDS

BALANCED AND ASSET ALLOCATION

Fund names	Series 6 – MER	Series 6F – MER	Series 6 – Management fees	Series 6F – Management fees	Series 8 – MER	Series 8F – MER	Series 8 – Management fees	Series 8F – Management fees	Current Helios2 – 75/75 fees (included in the MER)	Current Helios2 – 75/100 i additional guarantee fees	Current Helios2 – 100/100 i additional guarantee fees	Current Helios2 – 75/100 GLWB additional guarantee fees
DFS GIF – Diversified Income – Franklin Quotential	2.66%	N/A	2.15%	N/A	2.33%	N/A	1.85%	N/A	0.05%	0.45%	N/A	1.05%
DFS GIF – Balanced Income – Franklin Quotential	2.68%	N/A	2.10%	N/A	2.32%	N/A	1.80%	N/A	0.10%	0.45%	N/A	1.10%
DFS GIF – Canadian Balanced – Fidelity	2.71%	1.54%	2.10%	1.04%	2.34%	1.20%	1.80%	0.74%	0.10%	0.50%	N/A	N/A
DFS GIF – U.S. Monthly Income – Fidelity	2.72%	1.60%	2.15%	1.09%	2.40%	1.25%	1.85%	0.79%	0.10%	0.50%	1.05%	N/A
DFS GIF – Global Balanced – Desjardins SociéTerra	2.66%	1.48%	2.00%	0.94%	2.36%	1.14%	1.70%	0.64%	0.15%	0.50%	1.15%	1.35%
DFS GIF – Global Balanced – Jarislowsky Fraser	2.51%	1.37%	1.95%	0.89%	2.16%	1.02%	1.65%	0.59%	0.10%	0.45%	1.05%	1.25%
DFS GIF – Canadian Balanced – Fiera Capital	2.40%	1.25%	1.85%	0.79%	2.07%	0.91%	1.55%	0.49%	0.10%	0.45%	1.15%	1.30%
DFS GIF – Balanced Growth – Franklin Quotential	2.74%	N/A	2.10%	N/A	2.37%	N/A	1.80%	N/A	0.15%	0.45%	N/A	1.35%
DFS GIF – Canadian Asset Allocation – CI	2.47%	1.37%	1.85%	0.79%	2.14%	1.02%	1.55%	0.49%	0.20%	0.50%	1.35%	N/A
DFS GIF – Canadian Balanced – CI	2.47%	1.31%	1.85%	0.79%	2.12%	0.97%	1.55%	0.49%	0.15%	0.50%	1.15%	1.50%
DFS GIF – Canadian Income and Growth – CI	2.56%	1.43%	1.90%	0.84%	2.24%	1.08%	1.60%	0.54%	0.20%	0.50%	1.35%	1.55%
DFS GIF – Global Balanced Growth – Desjardins	2.76%	1.60%	2.05%	0.99%	2.45%	1.25%	1.75%	0.69%	0.20%	0.55%	1.35%	1.50%
DFS GIF – Growth and Income – NEI	2.73%	N/A	2.10%	N/A	2.41%	N/A	1.80%	N/A	0.15%	0.50%	1.35%	1.50%
DFS GIF – Growth RS – NEI Select	2.71%	N/A	2.05%	N/A	2.39%	N/A	1.75%	N/A	0.20%	0.55%	1.35%	1.60%
DFS GIF – Growth – Franklin Quotential	2.85%	N/A	2.15%	N/A	2.49%	N/A	1.85%	N/A	0.20%	0.50%	N/A	N/A

INDIVIDUAL FUNDS

CANADIAN EQUITY

Fund names	Series 6 – MER	Series 6F – MER	Series 6 – Management fees	Series 6F – Management fees	Series 8 – MER	Series 8F – MER	Series 8 – Management fees	Series 8F – Management fees	Current Helios2 – 75/75 fees (included in the MER)	Current Helios2 – 75/100 i additional guarantee fees	Current Helios2 – 100/100 i additional guarantee fees	Current Helios2 – 75/100 GLWB additional guarantee fees
DFS GIF – Dividend Income – Desjardins	2.40%	1.25%	1.85%	0.79%	2.08%	0.91%	1.55%	0.49%	0.10%	0.50%	1.35%	N/A
DFS GIF – Canadian Dividend – NEI	2.71%	N/A	2.00%	N/A	2.39%	N/A	1.70%	N/A	0.20%	0.50%	1.35%	N/A
DFS GIF – Canadian Equity – Desjardins	2.53%	1.37%	1.80%	0.74%	2.21%	1.02%	1.50%	0.44%	0.25%	0.60%	1.35%	N/A
DFS GIF – Canadian Equity – Jarislowsky Fraser	2.66%	1.54%	1.95%	0.89%	2.34%	1.20%	1.65%	0.59%	0.25%	0.65%	1.35%	N/A
DFS GIF – Canadian Equity – Fidelity True North®	2.93%	1.77%	2.15%	1.09%	2.60%	1.43%	1.85%	0.79%	0.25%	0.65%	1.35%	N/A
DFS GIF – Canadian Equity – Franklin Bissett	2.76%	N/A	2.05%	N/A	2.43%	N/A	1.75%	N/A	0.25%	0.60%	1.35%	N/A
DFS GIF – Canadian Small Cap Equity – NEI	3.04%	N/A	2.25%	N/A	2.72%	N/A	1.95%	N/A	0.25%	0.60%	N/A	N/A
DFS GIF – Small Cap – Franklin Bissett	3.10%	N/A	2.35%	N/A	2.82%	N/A	2.05%	N/A	0.25%	0.60%	N/A	N/A

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INDIVIDUAL FUNDS

FOREIGN EQUITY

Fund names	Series 6 – MER	Series 6F – MER	Series 6 – Management fees	Series 6F – Management fees	Series 8 – MER	Series 8F – MER	Series 8 – Management fees	Series 8F – Management fees	Current Helios2 – 75/75 fees (included in the MER)	Current Helios2 – 75/100 i additional guarantee fees	Current Helios2 – 100/100 i additional guarantee fees	Current Helios2 – 75/100 GLWB additional guarantee fees
DFS GIF – American Equity – MFS	2.67%	1.54%	1.95%	0.89%	2.35%	1.20%	1.65%	0.59%	0.25%	0.55%	1.35%	N/A
DFS GIF – American Equity Value – Desjardins	2.69%	1.54%	1.95%	0.89%	2.38%	1.20%	1.65%	0.59%	0.25%	0.60%	1.35%	N/A
DFS GIF – Global Dividend – Desjardins	2.67%	1.54%	2.00%	0.94%	2.35%	1.20%	1.70%	0.64%	0.20%	0.55%	1.35%	N/A
DFS GIF – Global Equity – Desjardins	2.62%	1.48%	1.95%	0.89%	2.32%	1.14%	1.65%	0.59%	0.20%	0.55%	1.35%	N/A
DFS GIF – Global Equity – MFS	2.67%	1.54%	2.00%	0.94%	2.35%	1.20%	1.70%	0.64%	0.20%	0.60%	1.35%	N/A
DFS GIF – Global Equity Growth – MFS	2.86%	1.66%	2.10%	1.04%	2.53%	1.31%	1.80%	0.74%	0.20%	0.60%	1.35%	N/A
DFS GIF – International Equity – Desjardins	2.94%	1.83%	2.20%	1.14%	2.66%	1.48%	1.90%	0.84%	0.25%	0.60%	1.35%	N/A
DFS GIF – International Equity Growth – Desjardins	2.79%	1.66%	2.05%	0.99%	2.46%	1.31%	1.75%	0.69%	0.25%	0.60%	1.35%	N/A

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