

GUARANTEED INVESTMENT FUNDS

Fund Facts

HELIOS2 CONTRACT – SERIES 6 AND 8

Financial information as of **April 30, 2022** (unless otherwise indicated)

The following pages include the description of each new fund that will be offered under the Helios2 contract starting November 28, 2022, for contract Owners who have Series 6 or Series 8. The individual Fund Facts give you an idea of what each fund invests in, how it has performed and what fees or charges may apply.

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

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

What if I change my mind?

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

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

For more information

This summary may not contain all the information you need. Please read your Helios2 Contract and Information Folder. You may contact us at:

Desjardins Financial Security

Mailing Address:

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

Website: desjardinslifeinsurance.com

Email address: gifclientservice@dfs.ca

Telephone: 1-877-647-5435

Fax number: 1-888-926-2987

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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

 **Desjardins**
Insurance
Life • Health • Retirement

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

Financial Information as at April 30, 2022

Quick Facts

Inception Date:

Fund: November 14, 2022

Series 6: November 14, 2022

Series 8: November 14, 2022

Total Value (000's):

Series 6: N/A | Series 8: N/A

Net Asset Value per Unit:

Series 6: N/A | Series 8: N/A

Number of Units Outstanding (000's):

Series 6: N/A | Series 8: N/A

Management Expense Ratio (MER):

Series 6: 2.70% | Series 8: 2.36%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate (of the Underlying Fund):

N/A

Minimum Deposit:

Variable

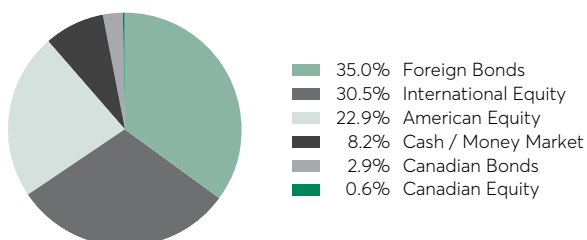
What does this fund invest in?

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

Top ten investments of the Underlying Fund	
Desjardins SociéTerra Environmental Bond Fund	43.3%
Desjardins SociéTerra Global Opportunities Fund	28.3%
Desjardins SociéTerra Positive Change Fund	26.8%
Cash and Cash Equivalents	1.7%
TOTAL	100.0%

TOTAL INVESTMENTS: 3

Investment Allocation as at April 30, 2022



How has the fund performed?

Since this fund was launched on November 14, 2022 and the Underlying Fund was launched on April 11, 2022, no annual financial returns are available as at April 30, 2022.

Average return

N/A

Year-by-year returns

N/A

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

Only the no load fee option (fee option A) and no load – advisor chargeback fee options (fee options D and E) are now offered. The low load sales charge fee option (fee option B) and deferred sales charge fee option (fee option C) are no longer offered except for switches of Units that were under fee option B or C when the fee option ceased to be offered. For these Units, the withdrawal fees indicated below continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

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

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.	There are no sales charges. <ul style="list-style-type: none"> 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 distributor and your advisor 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	2.70%	2.36%	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

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 – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge – 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 – 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 the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

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

Financial Information as at April 30, 2022

Quick Facts

Inception Date:

Fund: November 14, 2022
Series 6: November 14, 2022
Series 8: November 14, 2022

Total Value (000's):

Series 6: N/A | Series 8: N/A

Net Asset Value per Unit:

Series 6: N/A | Series 8: N/A

Number of Units Outstanding (000's):

Series 6: N/A | Series 8: N/A

Management Expense Ratio (MER):

Series 6: 2.82% | Series 8: 2.47%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Wellington Management Canada ULC

Portfolio Turnover Rate (of the Underlying Fund):

N/A

Minimum Deposit:

Variable

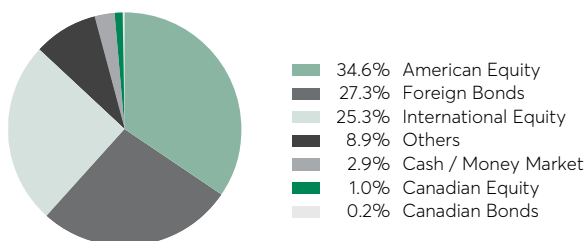
What does this fund invest in?

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

Top ten investments of the Underlying Fund	
Alphabet	2.9%
Amazon.com	2.8%
Mastercard	1.7%
American Express Company	1.4%
Eli Lilly and Company	1.3%
T-Mobile USA	1.3%
Anglo American PLC	1.3%
Blackstone	1.2%
Prologis	1.1%
Salesforce.com	1.1%
TOTAL	16.1%

TOTAL INVESTMENTS: 254

Investment Allocation as at April 30, 2022



How has the fund performed?

Since this fund was launched on November 14, 2022, the performance shown is for the Underlying Fund. It has been included for reference purposes only. The performance of the fund will always be different from the Underlying Fund's performance due to various factors such as costs associated with the guarantees. Returns are after the Underlying Fund's MER has been deducted.

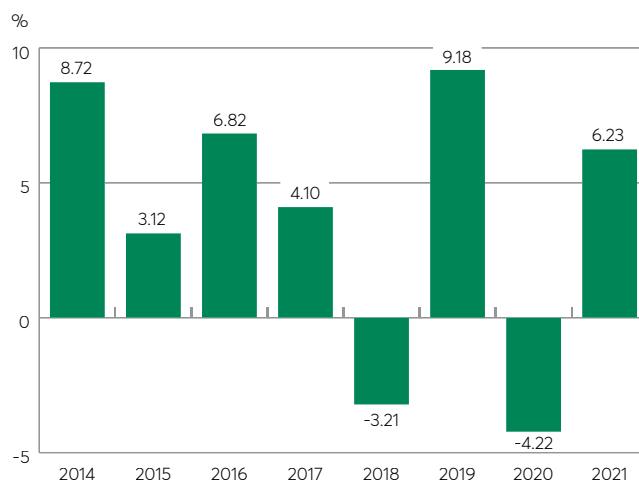
It's important to note that this doesn't tell you how the fund will perform in the future. Also your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

This fund was launched on November 14, 2022. An investor who purchased \$1,000 of units in the Underlying Fund on January 1, 2014 has \$1,340 as at December 31, 2021. This works out to an average of 3.7% a year.

Year-by-year returns

This chart shows how the Underlying Fund has performed in the past 8 years. Since January 1, 2014, the Underlying Fund went up in value 6 years and down in value 2 years of the 8.



■ Underlying Fund (Desjardins Global Balanced Growth Fund, Series C)

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

Only the no load fee option (fee option A) and no load – advisor chargeback fee options (fee options D and E) are now offered. The low load sales charge fee option (fee option B) and deferred sales charge fee option (fee option C) are no longer offered except for switches of Units that were under fee option B or C when the fee option ceased to be offered. For these Units, the withdrawal fees indicated below continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

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

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.	There are no sales charges. <ul style="list-style-type: none"> 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 distributor and your advisor 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	2.82%	2.47%	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

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 – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge – 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 – 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 the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

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

Financial Information as at April 30, 2022

Quick Facts

Inception Date:

Fund: November 14, 2022
Series 6: November 14, 2022
Series 8: November 14, 2022

Total Value (000's):

Series 6: N/A | Series 8: N/A

Net Asset Value per Unit:

Series 6: N/A | Series 8: N/A

Number of Units Outstanding (000's):

Series 6: N/A | Series 8: N/A

Management Expense Ratio (MER):

Series 6: 2.87% | Series 8: 2.53%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Sub-Advisor:

Baillie Gifford Overseas Limited

Portfolio Turnover Rate (of the Underlying Fund):

N/A

Minimum Deposit:

Variable

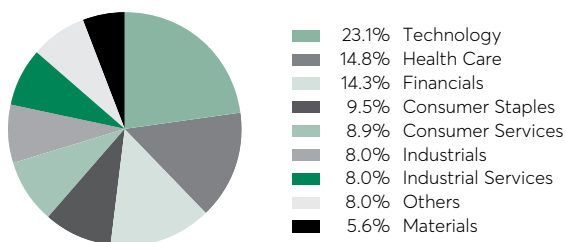
What does this fund invest in?

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	
Anthem	4.0%
Microsoft Corporation	3.1%
Moody's Corporation	3.0%
Reliance Industries	3.0%
Martin Marietta Materials	2.8%
Alphabet	2.8%
Arthur J. Gallagher & Company	2.3%
BHP Group	2.3%
Prosus	2.3%
Taiwan Semiconductor Manufacturing Company	2.3%
TOTAL	27.8%

TOTAL INVESTMENTS: 96

Investment Allocation as at April 30, 2022



How has the fund performed?

Since this fund was launched on November 14, 2022, the performance shown is for the Underlying Fund. It has been included for reference purposes only. The performance of the fund will always be different from the Underlying Fund's performance due to various factors such as costs associated with the guarantees. Returns are after the Underlying Fund's MER has been deducted.

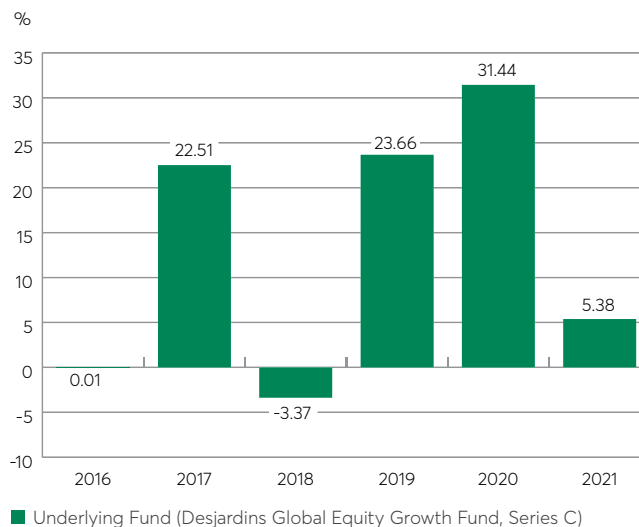
It's important to note that this doesn't tell you how the fund will perform in the future. Also your actual return will depend on the guarantee you choose and on your personal tax situation.

Average return

This fund was launched on November 14, 2022. An investor who purchased \$1,000 of units in the Underlying Fund on January 1, 2016 has \$2,028 as at December 31, 2021. This works out to an average of 12.5% a year.

Year-by-year returns

This chart shows how the Underlying Fund has performed in the past 6 years. Since January 1, 2016, the Underlying Fund went up in value 5 years and down in value 1 year of the 6.



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

Only the no load fee option (fee option A) and no load – advisor chargeback fee options (fee options D and E) are now offered. The low load sales charge fee option (fee option B) and deferred sales charge fee option (fee option C) are no longer offered except for switches of Units that were under fee option B or C when the fee option ceased to be offered. For these Units, the withdrawal fees indicated below continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

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

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.	There are no sales charges. <ul style="list-style-type: none"> 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 distributor and your advisor 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	2.87%	2.53%	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 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 – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge – 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 – 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.

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DFS GIF – 100% EQUITY

Financial Information as at April 30, 2022

Quick Facts

Inception Date:

Fund: November 14, 2022
 Series 6: November 14, 2022
 Series 8: November 14, 2022

Total Value (000's):

Series 6: N/A | Series 8: N/A

Net Asset Value per Unit:

Series 6: N/A | Series 8: N/A

Number of Units Outstanding (000's):

Series 6: N/A | Series 8: N/A

Management Expense Ratio (MER):

Series 6: 2.59% | Series 8: 2.24%

Portfolio Manager:

Desjardins Global Asset Management Inc.

Portfolio Turnover Rate:

N/A

Minimum Deposit:

Variable

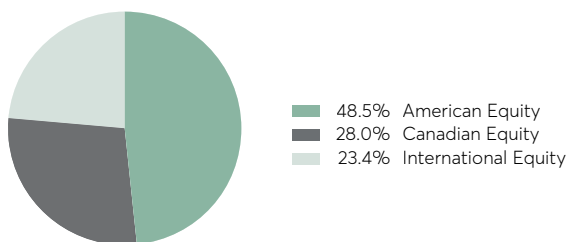
What does this fund invest in?

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	41.3%
Desjardins Global Dividend Fund	14.4%
Desjardins Canadian Equity Fund	14.0%
Beutel Goodman Fundamental Canadian Equity Fund	14.0%
Desjardins Overseas Equity Fund	8.1%
Desjardins Overseas Equity Growth Fund	8.1%
TOTAL	100.0%

TOTAL INVESTMENTS: 6

Investment Allocation*



* Since this fund was launched on November 14, 2022, the investment allocation and top ten investments are not available as at April 30, 2022. The above allocation and investments are what is targeted for the launch on November 14, 2022.

How has the fund performed?

Since this fund was launched on November 14, 2022, no annual financial returns are available as at April 30, 2022.

Average return

N/A

Year-by-year returns

N/A

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

Only the no load fee option (fee option A) and no load – advisor chargeback fee options (fee options D and E) are now offered. The low load sales charge fee option (fee option B) and deferred sales charge fee option (fee option C) are no longer offered except for switches of Units that were under fee option B or C when the fee option ceased to be offered. For these Units, the withdrawal fees indicated below continue to apply until expiry of the withdrawal schedule from the dates of the deposits.

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. 								
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.	<p>There are no sales charges.</p> <ul style="list-style-type: none"> When you make a deposit, Desjardins Financial Security pays a gross commission of 3.5%. If you withdraw within 3 years, your distributor and your advisor may be required to refund, in whole or in part, their sales commission to DFS. 																

DFS GIF – 100% EQUITY

Fee Option	What you pay	How it works
No Load – Advisor Chargeback	You don't have to pay anything.	There are no sales charges. <ul style="list-style-type: none"> 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 distributor and your advisor 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	2.59%	2.24%	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

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 – 1.00% of the market value of the Units attributed to this fee option each year.
- Low Load Sales Charge – 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 – 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

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Desjardins: A name you can count on!

Desjardins Group is the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions.

It enjoys credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most stable financial institutions in the world according to *the Banker*.

desjardinslifeinsurance.com



The Contract and Information Folder and the Funds Facts document contain important information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2 and the DFS Guaranteed Investment Funds. The Contract and Information Folder also contains defined terms. Please read these documents carefully before investing.

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

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