

Helios2 Contract – Fee Option F

Advisory service fee



Fee Option F available with the Helios2 Contract allows you to determine your fees for your advice and services. This lets you offer your clients more flexibility based on their situation and the relationship you've built with them.

WHAT ARE THE BENEFITS OF THIS FEE OPTION?



Fee transparency and flexibility

- Since your fees are collected separately, it's easy for the client to determine their exact amount.
- You have the flexibility to set the right fees for each client.



Promoting the value of your advice

- When you negotiate your fees with your clients, you'll be able to offer them the level of service that meets their needs.
- This will also give you the opportunity to present your full range of services.



Potentially lower total fees

- Since fees are collected separately, the management expense ratios (MERs) are lower than regular series.
- Depending on your fee agreement, your client may pay lower fees overall.

Fee Option F is only available if the contract is held externally in an intermediary or nominee account.

HOW DOES IT WORK?

Your client won't pay any sales charges or withdrawal fees regardless of when or how much they withdraw.

Like the distributor you do business with, you don't receive any sales or trailing commissions. Instead, you determine with your clients the fees they will pay for your services and advice, and the way these fees will be paid (from the guaranteed investment fund contract or another of the client's accounts/contracts).

For example, if your agreement with your client or distributor provides for it, units may be withdrawn at your or your distributor's request for the payment of the advisory service fee and applicable taxes. This kind of withdrawal, like all withdrawals, will decrease the amount of the guaranteed minimum benefits.

Since we do not pay a trailing commission to you or your distributor under this fee option, Series 6F or 8F apply to your client's units and their MER is lower.

Fee Option F is only available if the contract is held externally in an intermediary or nominee account. If you transfer the contract to a client name account, the units associated with Fee Option F will be changed to Fee Option A.



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AVAILABILITY

Fee Option F is available with the Helios2 Contract for the following guarantees:

- **Helios2 – 75/75**
- **Helios2 – 75/100 i**
- **Helios2 – 100/100 i**

The applicable series depends on the market value of the contract and of any other individual variable annuity contract (guaranteed investment fund) that your client has already entered into with us and is still in effect. The calculation includes the contracts of which your client is the sole contract owner and the contracts your client holds with a co-owner. Contracts held externally in an intermediary or nominee account are considered separately than those held personally.

Since the management expense ratio (MER) does not include sales or trailing commissions, 2 series of units apply to Fee Option F:

- **Series 6F**
- **Series 8F**

Series 6 and 6F (contracts under \$250,000)

- If when purchased the market value of all contracts is less than \$250,000, the units attributed to this contract will be series 6 or 6F (if Fee Option F is chosen) units.
- If over time, the contract's market value grows until it is greater than or equal to \$250,000, we will automatically convert the units into series 8 or 8F (if Fee Option F is chosen) units. They will be converted back into series 6 or 6F units if the value of all the contracts falls below \$150,000.

Series 8 and 8F (reduced fees – contracts of \$250,000 or more)

- If when purchased the market value of all contracts is \$250,000, or more the units attributed to this contract will be series 8 or 8F (if Fee Option F is chosen) units.
- They will be converted back into series 6 or 6F units if the value of all the contracts falls below \$150,000. They will be automatically converted back into series 8 or 8F units if the value of all contracts rises back to \$250,000 or more.

For more information on Fee Option F and the applicable series, refer to the Contract and Information Folder.

WHICH SERIES APPLIES TO YOUR CLIENT'S UNITS WHEN THEY SET UP THEIR CONTRACT?

	Your client chooses Fee Option A, D or E for their units	Your client chooses Fee Option F for their units
Market value of all contracts* < \$250,000	Series 6	Series 6F
Market value of all contracts* ≥ \$250,000	Series 8	Series 8F

* Market value of your client's Helios2 Contract and of any other individual variable annuity contract (guaranteed investment fund) that they have already entered into with us and is still in effect.

PROCEDURE FOR SETTING UP A CONTRACT

01

Since Fee Option F is only available if the contract is held externally in an intermediary or nominee account, you must fill out the [Contract Application \(13138E\)](#).

02

For the fund codes associated with Fee Option F, please see [Charges and Fees, Fund Codes and Commission Charts \(20105E\)](#). It's important to use the right code since that's the only indication of your intention to use Fee Option F.

03

If you or your client decides to pay the advisory service fee and any applicable taxes through the contract, you can set up a systematic withdrawal plan in section 8 of the Contract Application.

IMPORTANT: This kind of withdrawal, like all withdrawals, will decrease the amount of the guaranteed minimum benefits.

LEGAL NOTES

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 a glossary of 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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