

GUARANTEED INVESTMENT FUNDS

# Fund Facts

HELIOS2 CONTRACT – SERIES 7

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

The following pages include the description of each fund offered under the Helios2 Contract, for contract Owners who chose Series 7. 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](https://desjardinslifeinsurance.com)

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

Telephone: 1-877-647-5435

Fax number: 1-888-926-2987

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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# DFS GIF – CONSERVATIVE

Financial Information as at December 31, 2023

## Quick Facts

### Inception Date:

Fund: February 24, 2014

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 709

### Net Asset Value per Unit:

Series 7: 6.02

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

Series 7: 118

### Management Expense Ratio (MER):

Series 7: 1.65%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate:

23.46%

### Minimum Deposit:

Variable

## What does this fund invest in?

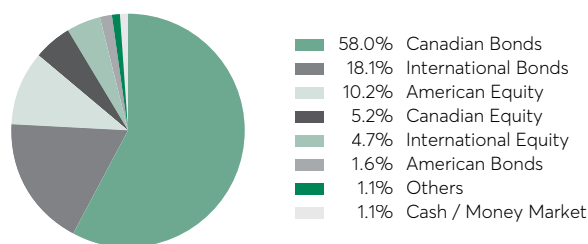
This fund invests in bond (80%) and equity (20%)

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%
<b>TOTAL</b>	<b>99.5%</b>

**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. Returns are after the MER has been deducted.

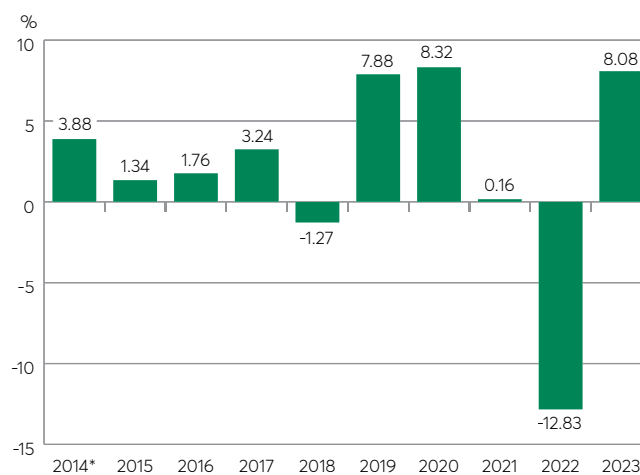
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,204. This works out to an average of 1.9% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# 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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	1.65%	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.

## DFS GIF – CONSERVATIVE

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DFS GIF – MODERATE

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

## Quick Facts

### Inception Date:

Fund: February 24, 2014

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 3,327

### Net Asset Value per Unit:

Series 7: 6.75

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

Series 7: 493

### Management Expense Ratio (MER):

Series 7: 1.77%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate:

15.05%

### Minimum Deposit:

Variable

## What does this fund invest in?

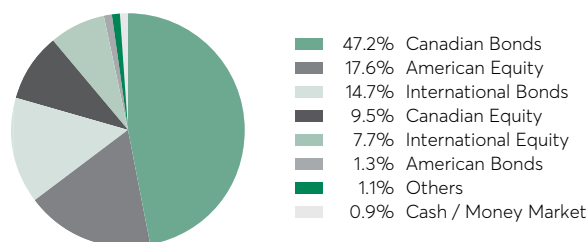
This fund invests in bond (65%) and equity (35%)

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%
<b>TOTAL</b>	<b>99.6%</b>

### 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. Returns are after the MER has been deducted.

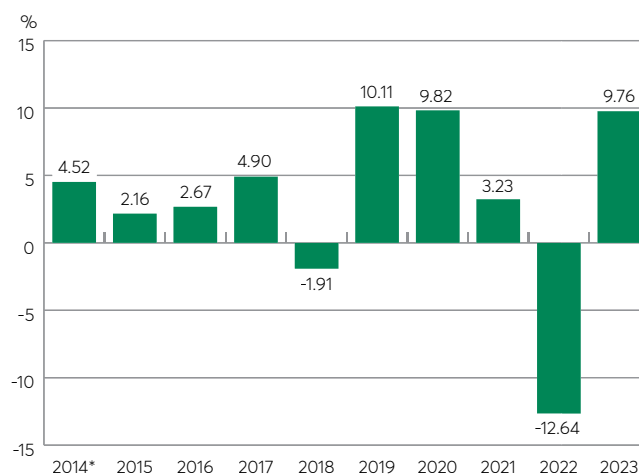
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,350. 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 and Series 7. 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 for Series 7.

# DFS GIF – MODERATE

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.77%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		0.70%
<b>Helios2 – 75/100 GLWB*</b>		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.

## DFS GIF – MODERATE

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



# DFS GIF – BALANCED

Financial Information as at December 31, 2023

## Quick Facts

### Inception Date:

Fund: February 24, 2014

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 11,844

### Net Asset Value per Unit:

Series 7: 7.49

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

Series 7: 1,580

### Management Expense Ratio (MER):

Series 7: 1.83%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate:

12.30%

### Minimum Deposit:

Variable

## What does this fund invest in?

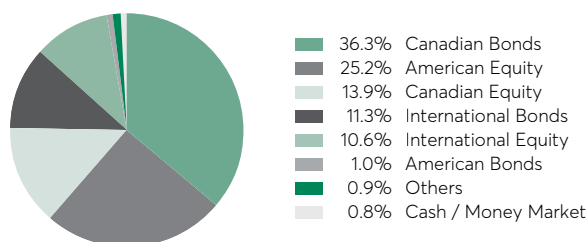
This fund invests in bond (50%) and equity (50%)

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%
<b>TOTAL</b>	<b>99.8%</b>

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. Returns are after the MER has been deducted.

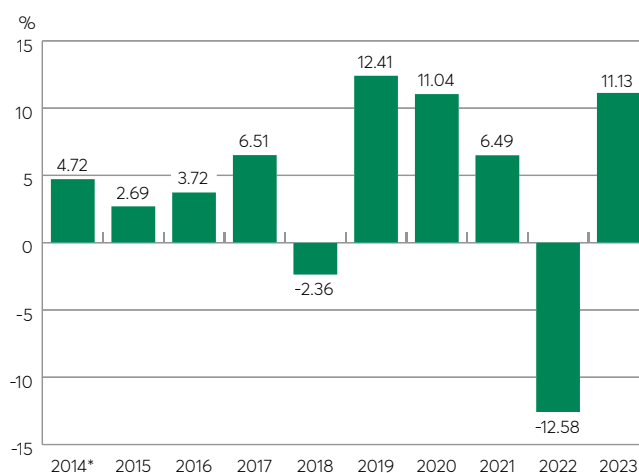
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 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 and Series 7. 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 for Series 7.

# DFS GIF – BALANCED

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.83%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		0.85%
<b>Helios2 – 75/100 GLWB*</b>		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.

## DFS GIF – BALANCED

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DFS GIF – GROWTH

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

## Quick Facts

### Inception Date:

Fund: February 24, 2014

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 11,222

### Net Asset Value per Unit:

Series 7: 8.41

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

Series 7: 1,335

### Management Expense Ratio (MER):

Series 7: 1.88%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate:

12.45%

### Minimum Deposit:

Variable

## What does this fund invest in?

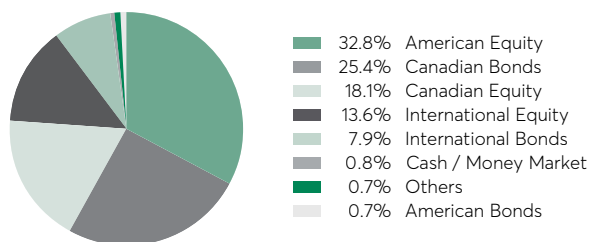
This fund invests in bond (35%) and equity (65%)

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%
<b>TOTAL</b>	<b>99.7%</b>

**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. Returns are after the MER has been deducted.

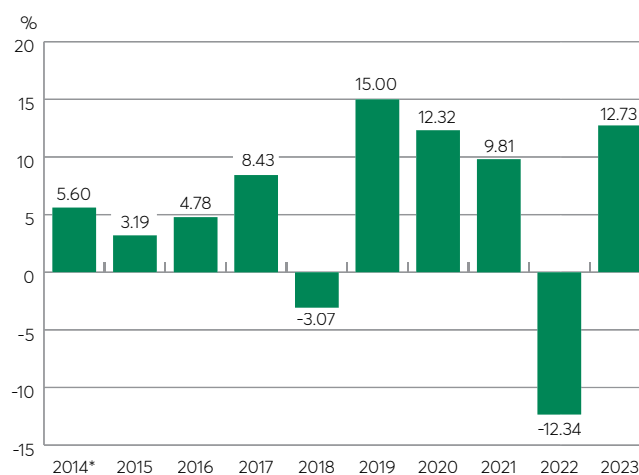
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,682. 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 and Series 7. 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 for Series 7.

# DFS GIF – GROWTH

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.88%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.05%
<b>Helios2 – 75/100 GLWB*</b>		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.

## DFS GIF – GROWTH

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DFS GIF – MAXIMUM GROWTH

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

## Quick Facts

### Inception Date:

Fund: February 24, 2014

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 2,728

### Net Asset Value per Unit:

Series 7: 9.33

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

Series 7: 292

### Management Expense Ratio (MER):

Series 7: 1.88%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate:

17.12%

### Minimum Deposit:

Variable

## What does this fund invest in?

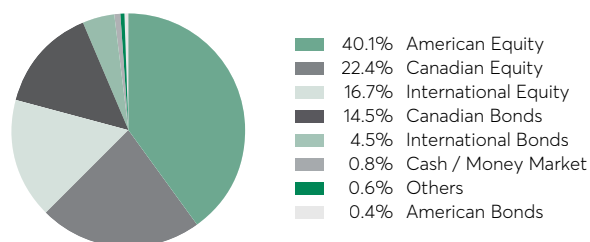
This fund invests in bond (20%) and equity (80%)

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%
<b>TOTAL</b>	<b>99.6%</b>

### 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. Returns are after the MER has been deducted.

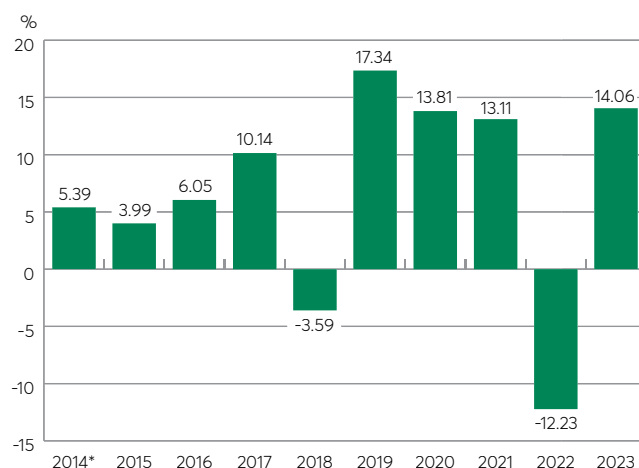
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,866. This works out to an average of 6.5% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – MAXIMUM GROWTH

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.88%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%



## DFS GIF – MAXIMUM GROWTH

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DFS GIF – 100% EQUITY

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

## Quick Facts

### Inception Date:

Fund: November 28, 2022

Series 7: November 28, 2022

### Total Value (000's):

Series 7: 169

### Net Asset Value per Unit:

Series 7: 5.61

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

Series 7: 24

### Management Expense Ratio (MER):

Series 7: 2.07%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate:

51.93%

### Minimum Deposit:

Variable

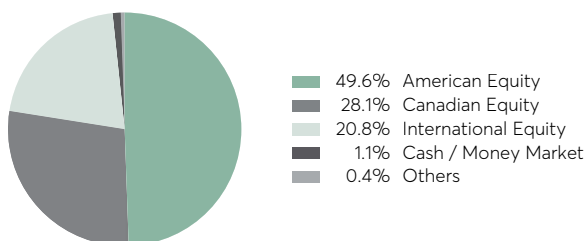
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>100.0%</b>

### 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. Returns are after the MER has been deducted.

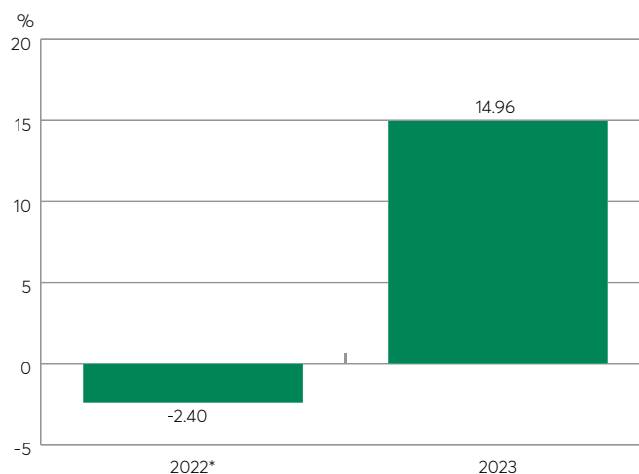
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 28, 2022 and Series 7 now has \$1,122. This works out to an average of 11.1% a year.

### Year-by-year returns

This chart shows how the fund has performed in 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 for Series 7.

# DFS GIF – 100% EQUITY

## How risky is it?

The value of your deposit can go down.

Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.07%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – 100% EQUITY

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CONSERVATIVE – DESJARDINS SOCIETERRA

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

## Quick Facts

### Inception Date:

Fund: April 25, 2018

Series 7: April 25, 2018

### Total Value (000's):

Series 7: 1

### Net Asset Value per Unit:

Series 7: 5.48

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

Series 7: 0

### Management Expense Ratio (MER):

Series 7: 1.84%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

18.91%

### Minimum Deposit:

Variable

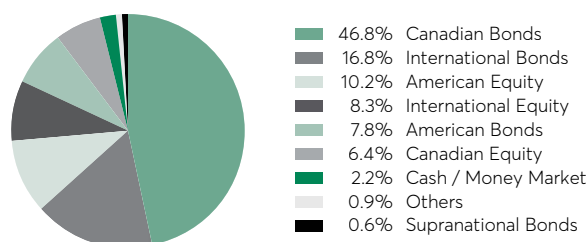
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>88.2%</b>

**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. Returns are after the MER has been deducted.

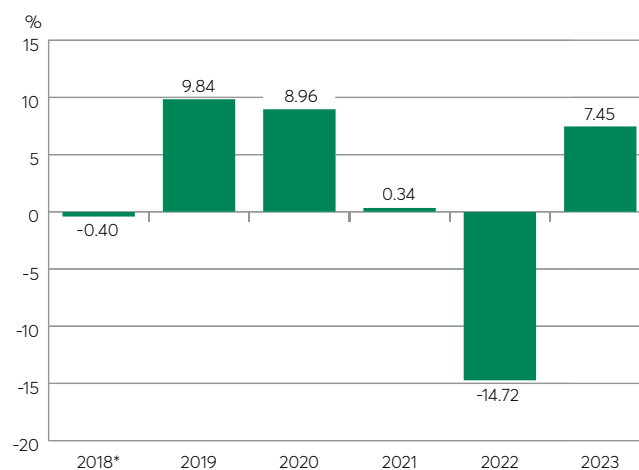
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on April 25, 2018 and Series 7 now has \$1,096. This works out to an average of 1.6% 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 and Series 7. 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 for Series 7.

# DFS GIF – CONSERVATIVE – DESJARDINS SOCIETERRA

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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 Helios – 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.84%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		0.90%
<b>Helios2 – 75/100 GLWB*</b>		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.

# DFS GIF – CONSERVATIVE – DESJARDINS SOCIETERRA

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – MODERATE – DESJARDINS SOCIETERRA

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020

Series 7: November 16, 2020

### Total Value (000's):

Series 7: 0.3

### Net Asset Value per Unit:

Series 7: 4.75

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

Series 6: 0

### Management Expense Ratio (MER):

Series 6: 1.90%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

11.90%

### Minimum Deposit:

Variable

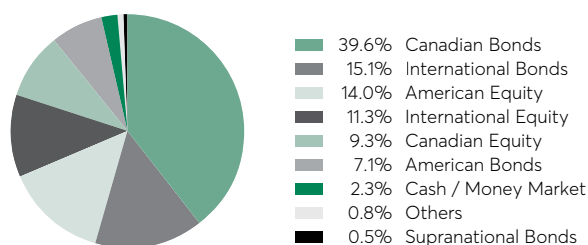
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>84.5%</b>

**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. Returns are after the MER has been deducted.

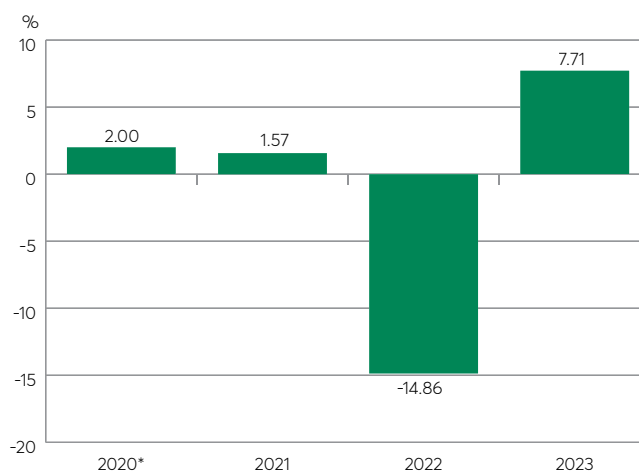
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$950. This works out to an average of -1.6% 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 and Series 7. 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 for Series 7.



# DFS GIF – MODERATE – DESJARDINS SOCIETERRA

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>There are no sales charges or withdrawal fees.</li> </ul>
<b>Fee Option A</b>		<ul style="list-style-type: none"> <li>Your advisor and the distributor they do business with receive no sales commission.</li> </ul>

### 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 Helios – 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.90%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		0.90%
<b>Helios2 – 75/100 GLWB*</b>		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.

# DFS GIF – MODERATE – DESJARDINS SOCIETERRA

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – BALANCED – DESJARDINS SOCIETERRA

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

## Quick Facts

### Inception Date:

Fund: October 16, 2015

Series 7: October 16, 2015

### Total Value (000's):

Series 7: 4,815

### Net Asset Value per Unit:

Series 7: 6.57

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

Series 7: 733

### Management Expense Ratio (MER):

Series 7: 1.88%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

13.09%

### Minimum Deposit:

Variable

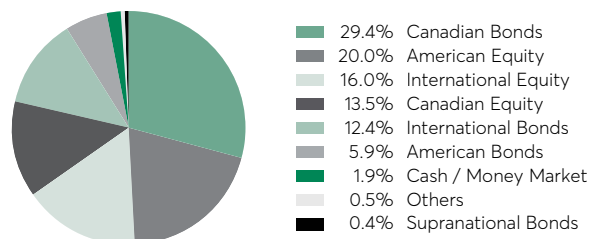
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>81.5%</b>

**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. Returns are after the MER has been deducted.

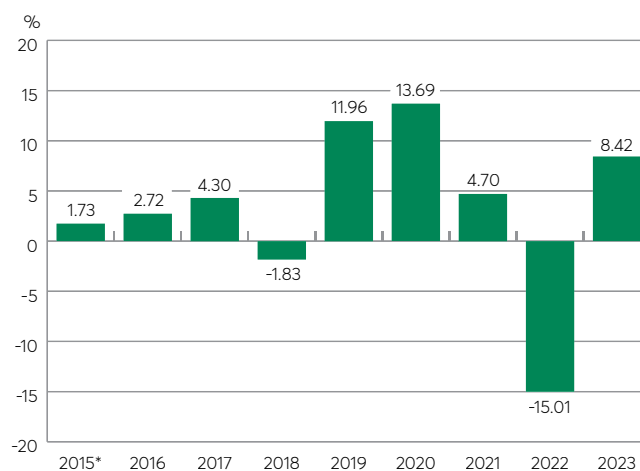
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 7 now has \$1,314. 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 9 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – BALANCED – DESJARDINS SOCIETERRA

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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 Helios – 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.88%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		0.95%
<b>Helios2 – 75/100 GLWB*</b>		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.

# DFS GIF – BALANCED – DESJARDINS SOCIETERRA

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GROWTH – DESJARDINS SOCIETERRA

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

## Quick Facts

### Inception Date:

Fund: April 25, 2018

Series 7: April 25, 2018

### Total Value (000's):

Series 7: 290

### Net Asset Value per Unit:

Series 7: 6.21

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

Series 7: 47

### Management Expense Ratio (MER):

Series 7: 2.01%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

12.48%

### Minimum Deposit:

Variable

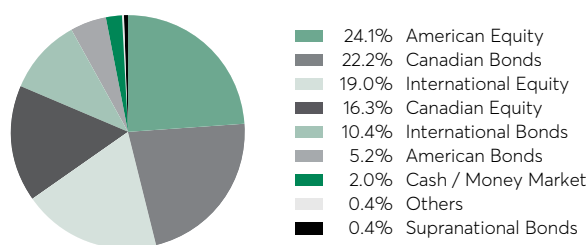
## What does this fund invest in?

This fund invests in the Desjardins Sustainable Growth Portfolio. The Underlying Fund invests primarily in Canadian and foreign equity (60%) 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%
<b>TOTAL</b>	<b>81.1%</b>

**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. Returns are after the MER has been deducted.

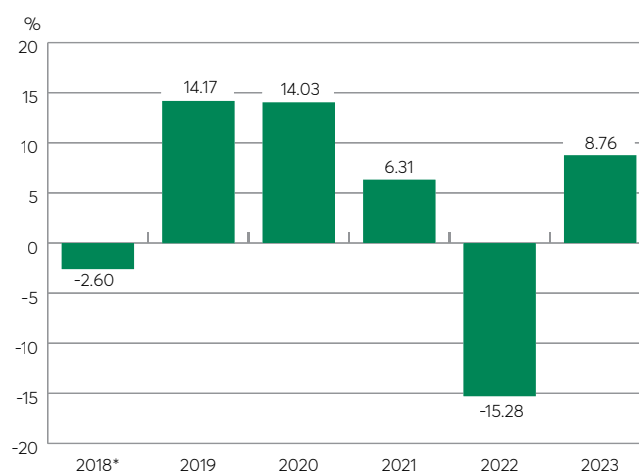
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on April 25, 2018 and Series 7 now has \$1,242. This works out to an average of 3.9% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – GROWTH – DESJARDINS SOCIETERRA

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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 of the fund. The ongoing fees and expenses are different for each guarantee.

### Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.01%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.15%
<b>Helios2 – 75/100 GLWB*</b>		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.

# DFS GIF – GROWTH – DESJARDINS SOCIETERRA

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – MAXIMUM GROWTH – DESJARDINS SOCIETERRA

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

## Quick Facts

### Inception Date:

Fund: April 25, 2018

Series 7: April 25, 2018

### Total Value (000's):

Series 7: 1

### Net Asset Value per Unit:

Series 7: 6.69

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

Series 7: 0

### Management Expense Ratio (MER):

Series 7: 2.13%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

11.54%

### Minimum Deposit:

Variable

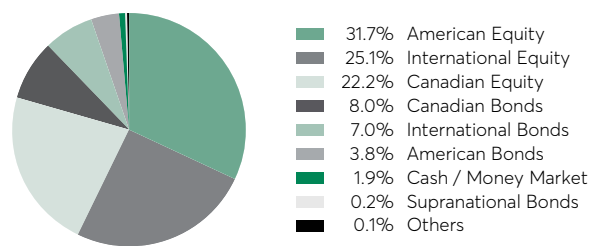
## What does this fund invest in?

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

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

**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. Returns are after the MER has been deducted.

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

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on April 25, 2018 and Series 7 now has \$1,338. This works out to an average of 5.3% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 6 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – MAXIMUM GROWTH – DESJARDINS SOCIETERRA

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.13%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – MAXIMUM GROWTH – DESJARDINS SOCIETERRA

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – 100% EQUITY – DESJARDINS SOCIETERRA

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020

Series 7: November 16, 2020

### Total Value (000's):

Series 7: 1

### Net Asset Value per Unit:

Series 7: 5.42

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

Series 7: 0

### Management Expense Ratio (MER):

Series 7: 2.24%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

12.19%

### Minimum Deposit:

Variable

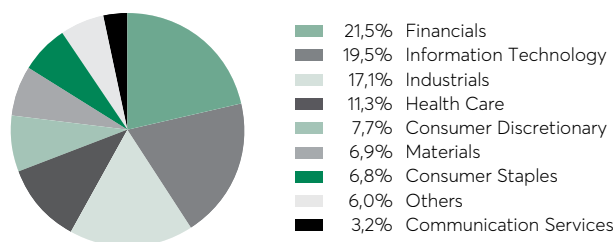
## What does this fund invest in?

This fund invests in the Desjardins Sustainable 100% Equity Portfolio. The Underlying Fund invests primarily in Canadian and foreign equities 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%
<b>TOTAL</b>	<b>91.8%</b>

**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. Returns are after the MER has been deducted.

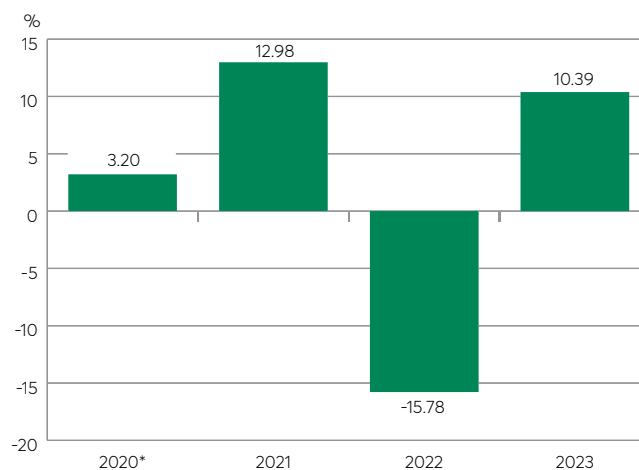
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,084. This works out to an average of 2.6% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 4 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# 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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	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.	0.60%
Helios2 – 100/100 i		1.35%

# DFS GIF – 100% EQUITY – DESJARDINS SOCIETERRA

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020

Series 7: November 16, 2020

### Total Value (000's):

Series 7: 0.3

### Net Asset Value per Unit:

Series 7: 4.64

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

Series 7: 0

### Management Expense Ratio (MER):

Series 7: 1.72%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

46.23%

### Minimum Deposit:

Variable

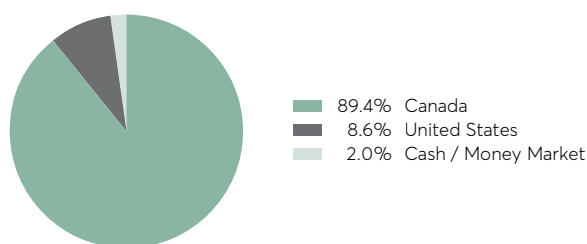
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>89.1%</b>

**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. Returns are after the MER has been deducted.

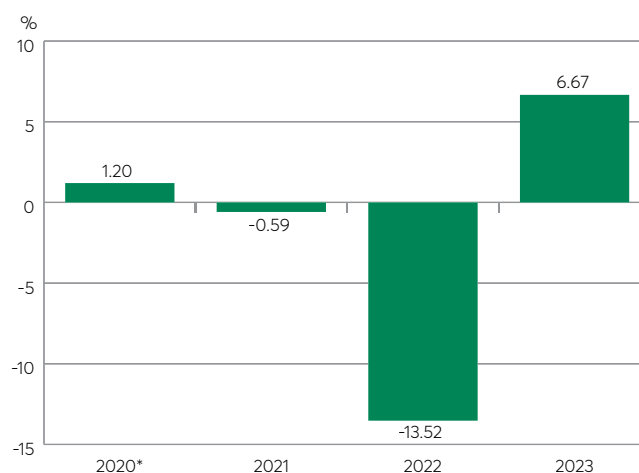
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$928. This works out to an average of -2.4% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 4 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# 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 a stable income return and moderate long-term capital appreciation and a turnkey solution containing many different asset classes.

## How much does it cost?

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

### Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works
No Load	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	1.72%	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.



# DFS GIF – CONSERVATIVE – DESJARDINS WISE ETF

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) 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 7: November 16, 2020

### Total Value (000's):

Series 7: 1

### Net Asset Value per Unit:

Series 7: 4.96

### Number of Units Outstanding

(000's):

Series 7: 0

### Management Expense Ratio (MER):

Series 7: 1.78%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate

(of the Underlying Fund):

25.47%

### Minimum Deposit:

Variable

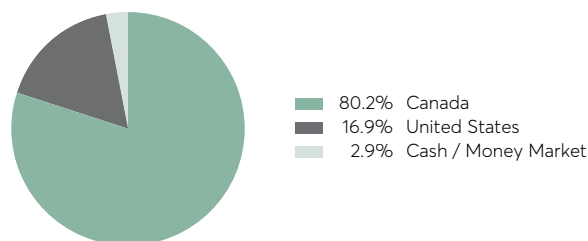
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>84.9%</b>

**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. Returns are after the MER has been deducted.

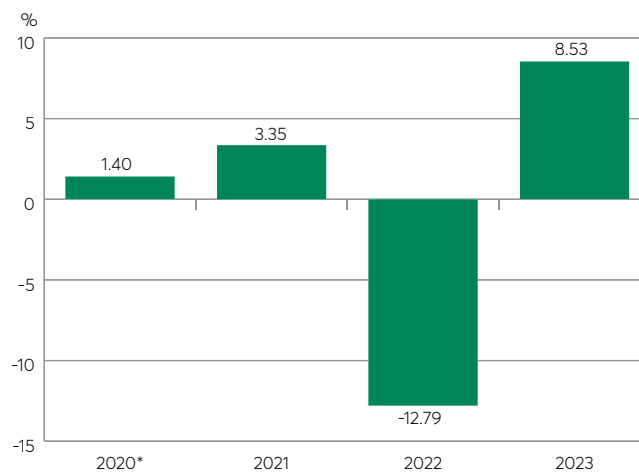
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$992. 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 4 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – BALANCED – DESJARDINS WISE ETF

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>There are no sales charges or withdrawal fees.</li> </ul>
<b>Fee Option A</b>		<ul style="list-style-type: none"> <li>Your advisor and the distributor they do business with receive no sales commission.</li> </ul>

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.78%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		0.85%
<b>Helios2 – 75/100 GLWB*</b>		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.

## DFS GIF – BALANCED – DESJARDINS WISE ETF

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GROWTH – DESJARDINS WISE ETF

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020

Series 7: November 16, 2020

### Total Value (000's):

Series 7: 0.3

### Net Asset Value per Unit:

Series 7: 5.26

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

Series 7: 0

### Management Expense Ratio (MER):

Series 7: 1.84%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

24.80%

### Minimum Deposit:

Variable

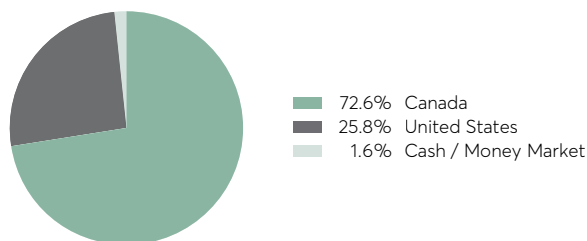
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>88.1%</b>

**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. Returns are after the MER has been deducted.

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

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,052. This works out to an average of 1.6% 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 and Series 7. 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 for Series 7.

# DFS GIF – GROWTH – DESJARDINS WISE ETF

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.84%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.15%
<b>Helios2 – 75/100 GLWB*</b>		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.

# DFS GIF – GROWTH – DESJARDINS WISE ETF

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – MAXIMUM GROWTH – DESJARDINS WISE ETF

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020

Series 7: November 16, 2020

### Total Value (000's):

Series 7: 18

### Net Asset Value per Unit:

Series 7: 5.58

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

Series 7: 3

### Management Expense Ratio (MER):

Series 7: 1.90%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

13.00%

### Minimum Deposit:

Variable

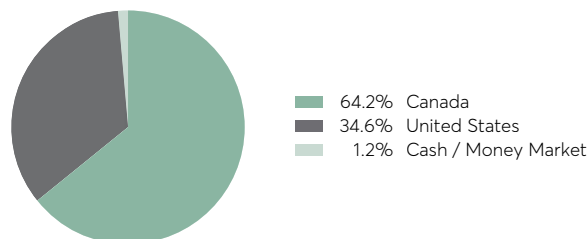
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>89.6%</b>

**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. Returns are after the MER has been deducted.

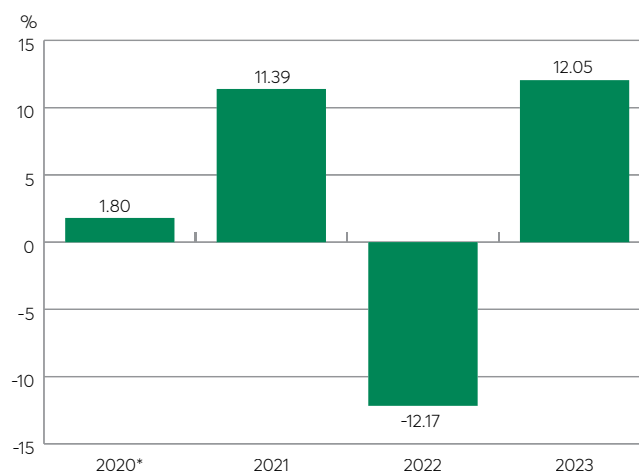
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,116. This works out to an average of 3.6% 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 and Series 7. 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 for Series 7.



# DFS GIF – MAXIMUM GROWTH – DESJARDINS WISE ETF

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.90%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – MAXIMUM GROWTH – DESJARDINS WISE ETF

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020

Series 7: November 16, 2020

### Total Value (000's):

Series 7: 12

### Net Asset Value per Unit:

Series 7: 5.93

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

Series 7: 2

### Management Expense Ratio (MER):

Series 7: 1.95%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

15.46%

### Minimum Deposit:

Variable

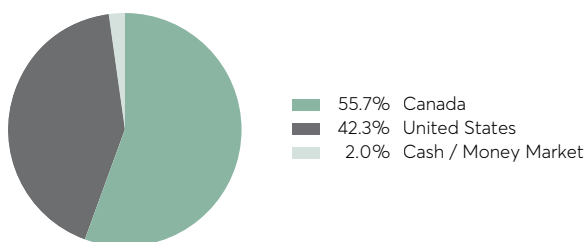
## What does this fund invest in?

This fund invests in the Desjardins Wise 100% Equity ETF Portfolio. The Underlying Fund is mainly 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%
<b>TOTAL</b>	<b>100.0%</b>

**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. Returns are after the MER has been deducted.

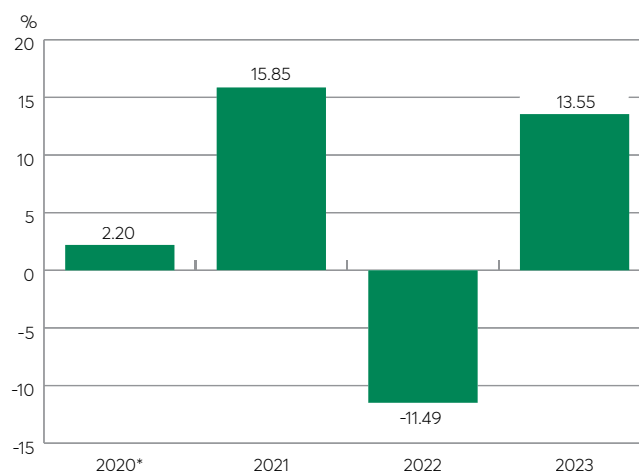
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,190. 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 4 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

## How risky is it?

The value of your deposit can go down.

Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	1.95%	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%

## DFS GIF – 100% EQUITY – DESJARDINS WISE ETF

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DFS GIF – MONEY MARKET

Financial Information as at December 31, 2023

## Quick Facts

### Inception Date:

Fund: November 20, 1995

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 514

### Net Asset Value per Unit:

Series 7: 5.62

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

Series 7: 91

### Management Expense Ratio (MER):

Series 7: 0.53%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

787.50%

### Minimum Deposit:

Variable

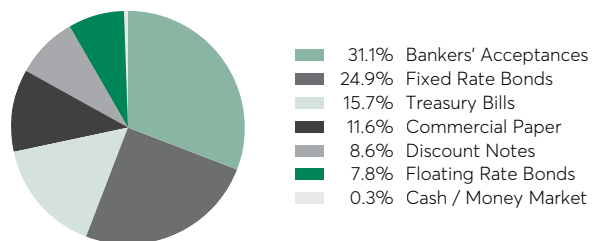
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>55.7%</b>

**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. Returns are after the MER has been deducted.

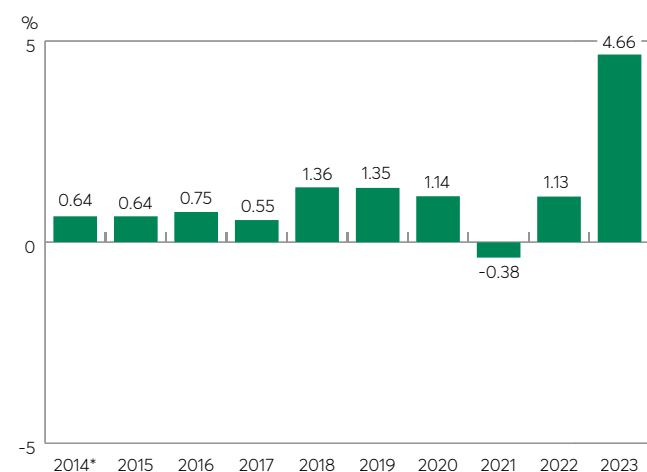
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,124. 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 10 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# 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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	0.53%	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.

## DFS GIF – MONEY MARKET

### Trailing Commission

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

- No Load (Fee Option A) – 0.20% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



# DFS GIF – CANADIAN BOND

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

## Quick Facts

### Inception Date:

Fund: October 16, 2015

Series 7: October 16, 2015

### Total Value (000's):

Series 7: 305

### Net Asset Value per Unit:

Series 7: 5.29

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

Series 7: 58

### Management Expense Ratio (MER):

Series 7: 1.14%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

172.20%

### Minimum Deposit:

Variable

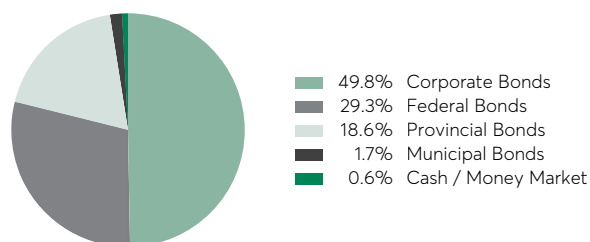
## What does this fund invest in?

This fund invests in the DGIA Canadian Bond Fund. The Underlying Fund invests 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%
<b>TOTAL</b>	<b>30.6%</b>

**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. Returns are after the MER has been deducted.

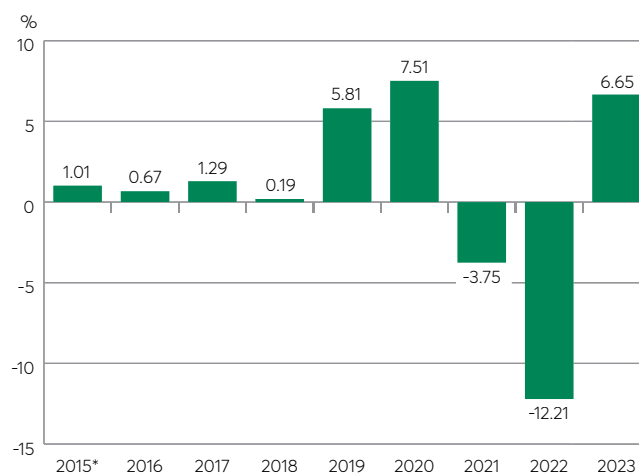
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 7 now has \$1,058. 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 9 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# 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 and stability of capital.

## How much does it cost?

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

### Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works
No Load	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	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.	0.20%
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.

## DFS GIF – CANADIAN BOND

### Trailing Commission

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

- No Load (Fee Option A) – 0.45% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: September 23, 2019

Series 7: September 23, 2019

### Total Value (000's):

Series 7: 3,001

### Net Asset Value per Unit:

Series 7: 5.03

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

Series 7: 596

### Management Expense Ratio (MER):

Series 7: 1.58%

### 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

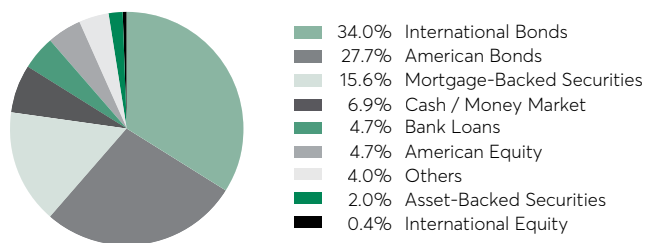
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>24.2%</b>

**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. Returns are after the MER has been deducted.

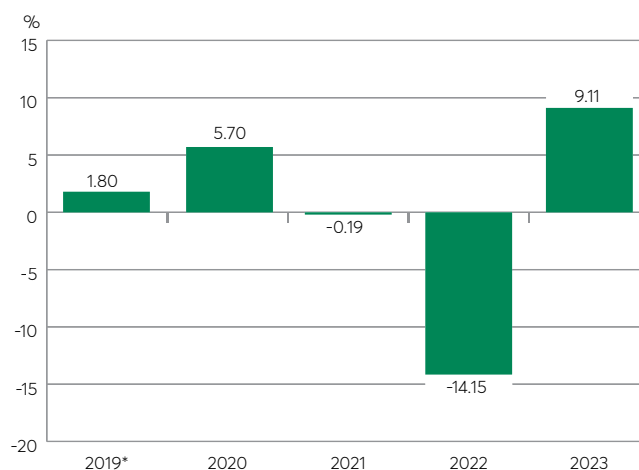
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on September 23, 2019 and Series 7 now has \$1,006. 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 5 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>There are no sales charges or withdrawal fees.</li> <li>Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.58%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		0.95%
<b>Helios2 – 75/100 GLWB*</b>		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.

# DFS GIF – GLOBAL TACTICAL BOND – DESJARDINS

## Trailing Commission

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

- No Load (Fee Option A) – 0.45% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – DIVERSIFIED INCOME – FRANKLIN QUOTENTIAL

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

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

## Quick Facts

### Inception Date:

Fund: October 30, 2000  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 2,456

### Net Asset Value per Unit:

Series 7: 5.86

### Number of Units Outstanding

(000's):

Series 7: 419

### Management Expense Ratio (MER):

Series 7: 2.15%

### Portfolio Manager:

Franklin Templeton Investments Corp.

### Portfolio Turnover Rate

(of the Underlying Fund):

8.63%

### Minimum Deposit:

Variable

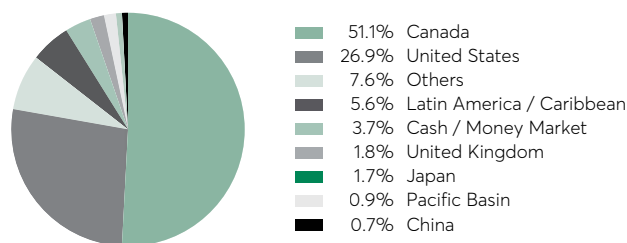
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>81.8%</b>

**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. Returns are after the MER has been deducted.

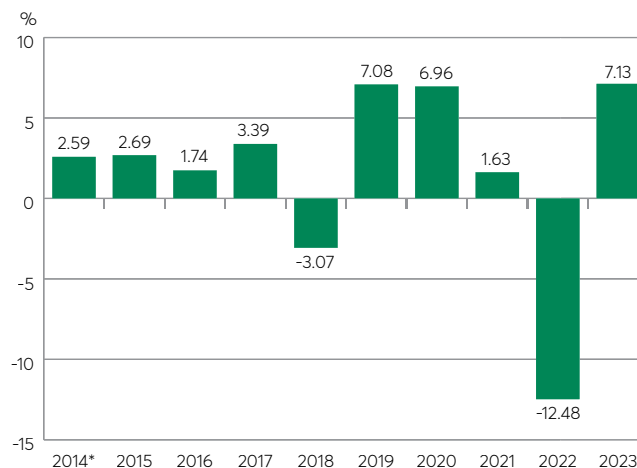
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,172. This works out to an average of 1.6% 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 and Series 7. 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 for Series 7.

# 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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.15%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 75/100 GLWB</b>		1.05%



# DFS GIF – DIVERSIFIED INCOME – FRANKLIN QUOTENTIAL

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – BALANCED INCOME – FRANKLIN QUOTENTIAL

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

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

## Quick Facts

### Inception Date:

Fund: October 30, 2000  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 3,306

### Net Asset Value per Unit:

Series 7: 6.46

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

Series 7: 512

### Management Expense Ratio (MER):

Series 7: 2.21%

### Portfolio Manager:

Franklin Templeton Investments Corp.

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

11.24%

### Minimum Deposit:

Variable

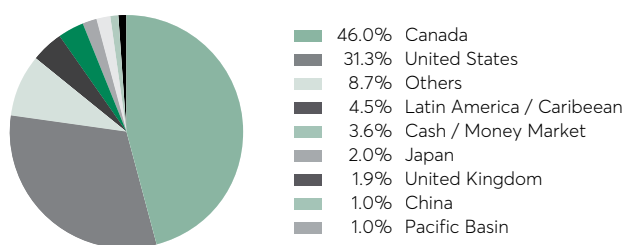
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>73.0%</b>

**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. Returns are after the MER has been deducted.

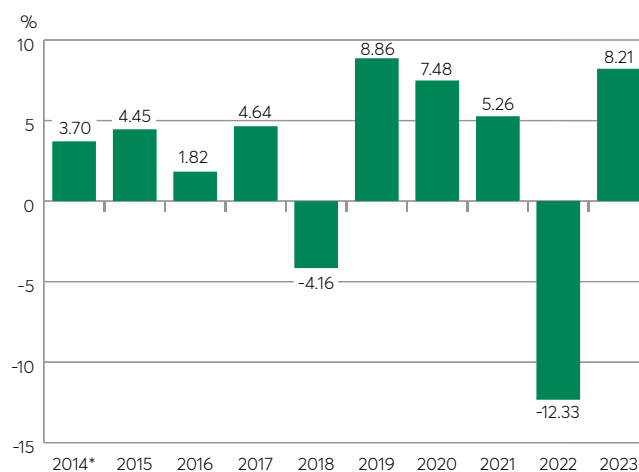
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,292. This works out to an average of 2.6% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – BALANCED INCOME – FRANKLIN QUOTENTIAL

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.21%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 75/100 GLWB</b>		1.10%

# DFS GIF – BALANCED INCOME – FRANKLIN QUOTENTIAL

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN BALANCED – FIDELITY

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

## Quick Facts

### Inception Date:

Fund: December 1, 2008

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 4,013

### Net Asset Value per Unit:

Series 7: 7.88

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

Series 7: 509

### Management Expense Ratio (MER):

Series 7: 2.17%

### Portfolio Manager:

Fidelity Investments Canada ULC

### Portfolio Turnover Rate:

3.47%

### Minimum Deposit:

Variable

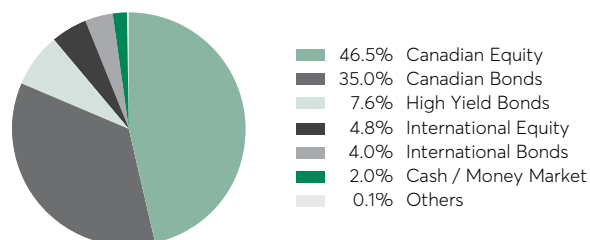
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>22.9%</b>

**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. Returns are after the MER has been deducted.

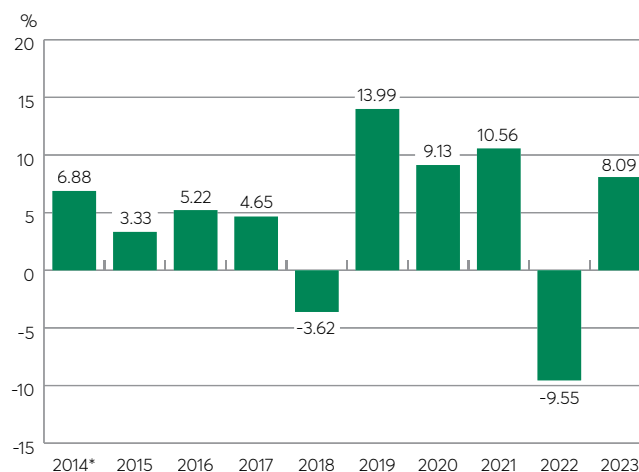
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,576. This works out to an average of 4.7% 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 and Series 7. 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 for Series 7.

# DFS GIF – CANADIAN BALANCED – FIDELITY

## How risky is it?

The value of your deposit can go down.

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

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect a contract Owner's deposit if markets go down. The MER includes the insurance cost for 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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	2.17%	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%

## DFS GIF – CANADIAN BALANCED – FIDELITY

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – U.S. MONTHLY INCOME – FIDELITY

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

## Quick Facts

### Inception Date:

Fund: October 16, 2015

Series 7: October 16, 2015

### Total Value (000's):

Series 7: 2,234

### Net Asset Value per Unit:

Series 7: 7.29

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

Series 7: 306

### Management Expense Ratio (MER):

Series 7: 2.23%

### Portfolio Manager:

Fidelity Investments Canada ULC

### Portfolio Turnover Rate:

11.12%

### Minimum Deposit:

Variable

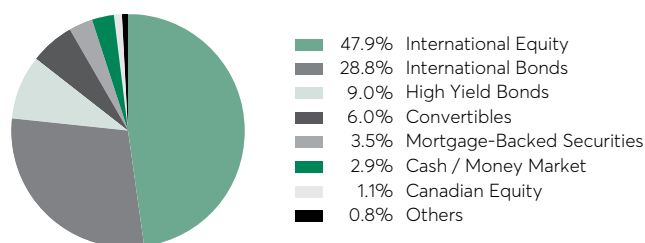
## What does this fund invest in?

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	
JPMoargan 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%
<b>TOTAL</b>	<b>11.5%</b>

**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. Returns are after the MER has been deducted.

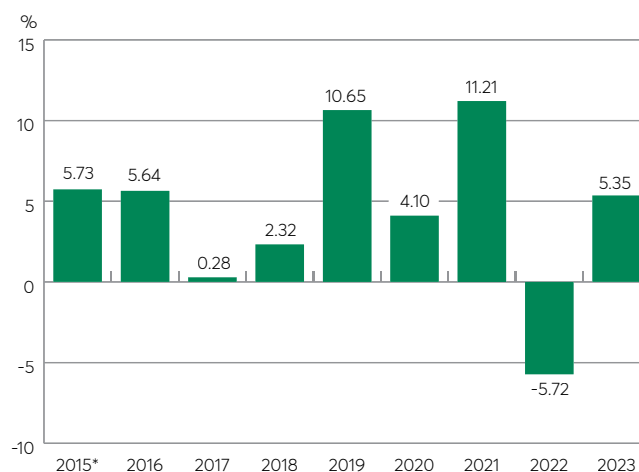
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 7 now has \$1,458. This works out to an average of 4.7% 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 and Series 7. Since October 16, 2015, the fund went up in value 8 years and down in value 1 year of the 9.



\* Return is for a partial year from date first offered for sale for Series 7.



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

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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?

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

## How much does it cost?

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

### Sales Charges and Withdrawal Fees

Fee Option	What you pay	How it works
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.23%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.05%

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

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL BALANCED – DESJARDINS SOCIETERRA

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

## Quick Facts

### Inception Date:

Fund: November 28, 2022

Series 7: November 28, 2022

### Total Value (000's):

Series 7: 65

### Net Asset Value per Unit:

Series 7: 5.36

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

Series 7: 12

### Management Expense Ratio (MER):

Series 7: 2.12%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

21.56%

### Minimum Deposit:

Variable

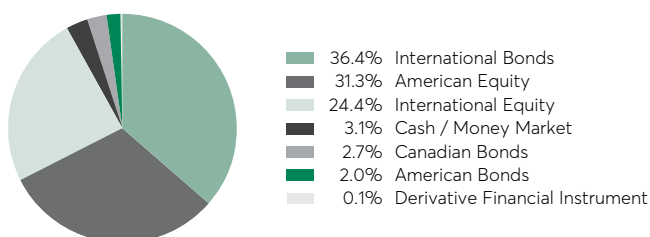
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>100.0%</b>

**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. Returns are after the MER has been deducted.

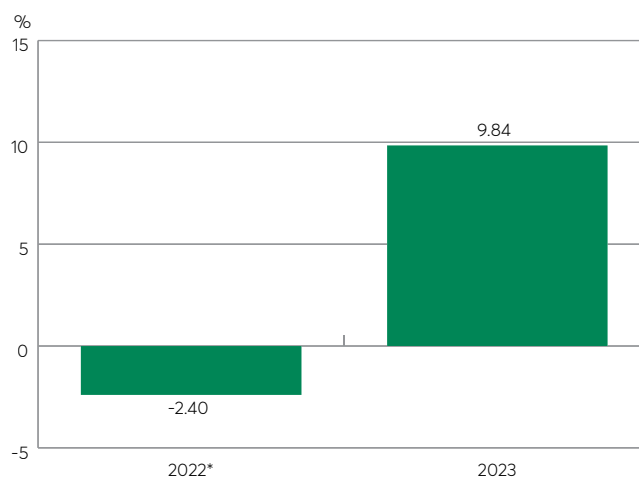
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 28, 2022 and Series 7 now has \$1,072. This works out to an average of 6.6% a year.

### Year-by-year returns

This chart shows how the fund has performed in 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 for Series 7.

# DFS GIF – GLOBAL BALANCED – DESJARDINS SOCIETERRA

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.12%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.15%
<b>Helios2 – 75/100 GLWB*</b>		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.

# DFS GIF – GLOBAL BALANCED – DESJARDINS SOCIETERRA

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

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

## Quick Facts

### Inception Date:

Fund: November 17, 2003

Series 7: October 16, 2015

### Total Value (000's):

Series 7: 6,924

### Net Asset Value per Unit:

Series 7: 7.03

### Number of Units Outstanding

(000's):

Series 7: 984

### Management Expense Ratio (MER):

Series 7: 1.98%

### Portfolio Manager:

Jarislowsky, Fraser Limited

### Portfolio Turnover Rate

(of the Underlying Fund):

24.40%

### Minimum Deposit:

Variable

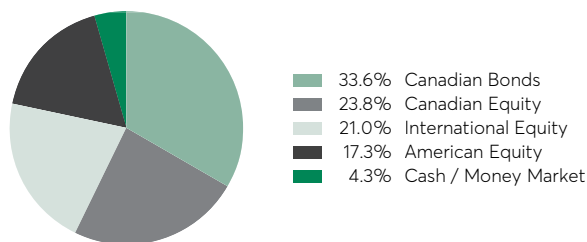
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>33.3%</b>

**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. Returns are after the MER has been deducted.

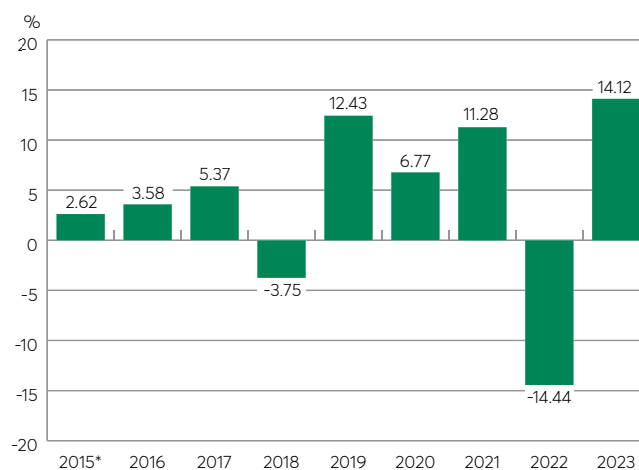
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 7 now has \$1,406. 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 9 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.98%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.05%
<b>Helios2 – 75/100 GLWB*</b>		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.

# DFS GIF – GLOBAL BALANCED – JARISLOWSKY FRASER

## Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

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

## Quick Facts

### Inception Date:

Fund: November 20, 1995

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 2,873

### Net Asset Value per Unit:

Series 7: 8.80

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

Series 7: 326

### Management Expense Ratio (MER):

Series 7: 1.88%

### Portfolio Manager:

Fiera Capital Corporation

### Portfolio Turnover Rate:

54.87%

### Minimum Deposit:

Variable

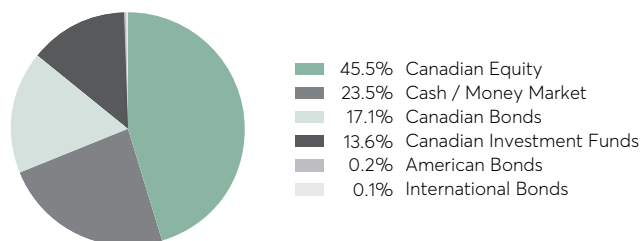
## What does this fund invest in?

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 %, February 15, 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%
<b>TOTAL</b>	<b>44.8%</b>

**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. Returns are after the MER has been deducted.

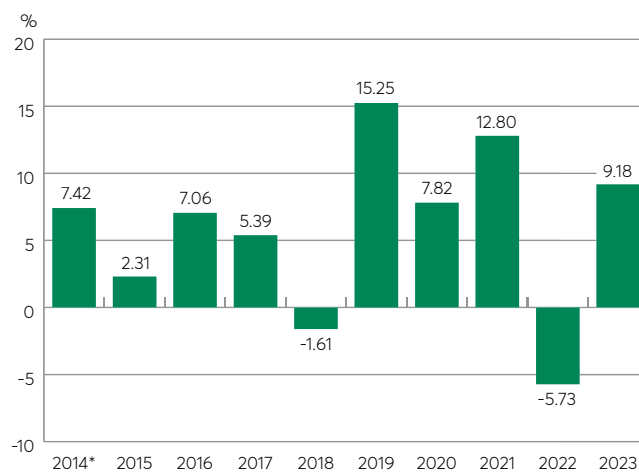
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,760. This works out to an average of 5.9% 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 and Series 7. 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 for Series 7.

# DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.88%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.15%
<b>Helios2 – 75/100 GLWB*</b>		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.

# DFS GIF – CANADIAN BALANCED – FIERA CAPITAL

## Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – BALANCED GROWTH – FRANKLIN QUOTENTIAL

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

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

## Quick Facts

### Inception Date:

Fund: December 11, 2006  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 2,148

### Net Asset Value per Unit:

Series 7: 7.19

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

Series 7: 299

### Management Expense Ratio (MER):

Series 7: 2.21%

### Portfolio Manager:

Franklin Templeton Investments Corp.

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

13.06%

### Minimum Deposit:

Variable

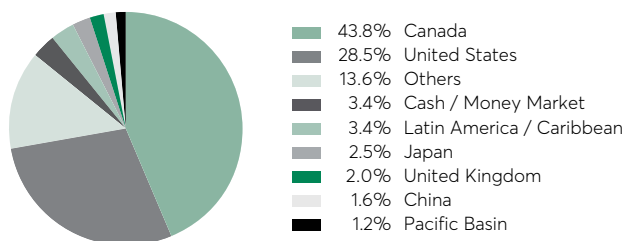
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>67.5%</b>

**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. Returns are after the MER has been deducted.

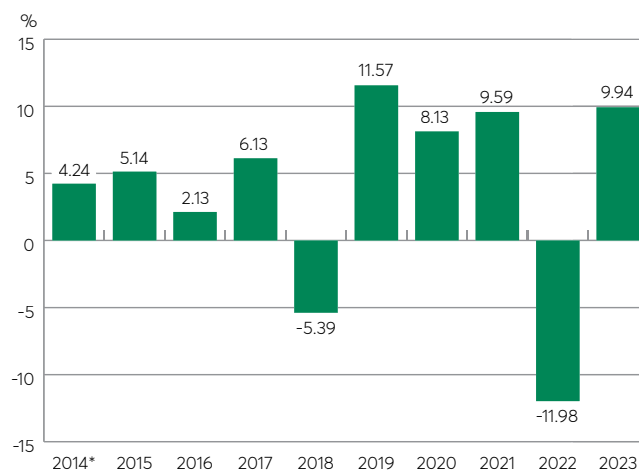
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,438. This works out to an average of 3.8% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – BALANCED GROWTH – FRANKLIN QUOTENTIAL

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>• There are no sales charges or withdrawal fees.</li> <li>• Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.21%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 75/100 GLWB</b>		1.35%

# DFS GIF – BALANCED GROWTH – FRANKLIN QUOTENTIAL

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN ASSET ALLOCATION – CI

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

## Quick Facts

### Inception Date:

Fund: September 24, 2012  
Series 7: February 24, 2014

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

Series 7: 118

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

32.08%

### Total Value (000's):

Series 7: 817

### Management Expense Ratio (MER):

Series 7: 2.00%

### Minimum Deposit:

Variable

### Net Asset Value per Unit:

Series 7: 6.94

### Portfolio Manager:

CI Investments Inc.

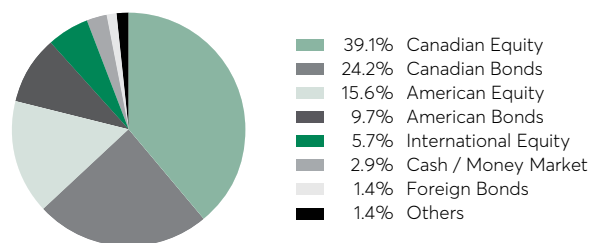
## What does this fund invest in?

This fund invests in the Canadian Asset Allocation CI fund. 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%
<b>TOTAL</b>	<b>50.2%</b>

**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. Returns are after the MER has been deducted.

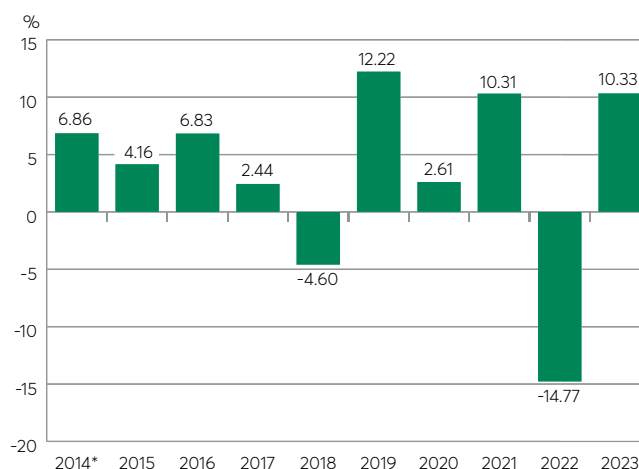
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,388. This works out to an average of 3.4% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – CANADIAN ASSET ALLOCATION – CI

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.00%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%



# DFS GIF – CANADIAN ASSET ALLOCATION – CI

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DFS GIF – CANADIAN BALANCED – CI

Financial Information as at December 31, 2023

## Quick Facts

### Inception Date:

Fund: May 3, 2010  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 4,245

### Net Asset Value per Unit:

Series 7: 7.92

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

Series 7: 536

### Management Expense Ratio (MER):

Series 7: 1.90%

### Portfolio Manager:

CI Investments Inc.

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

13.25%

### Minimum Deposit:

Variable

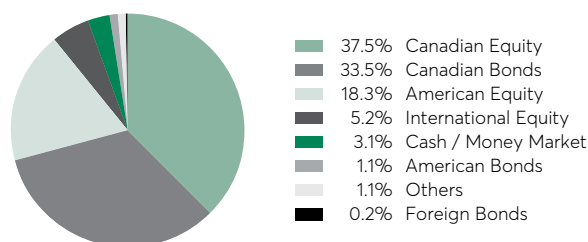
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>20.4%</b>

**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. Returns are after the MER has been deducted.

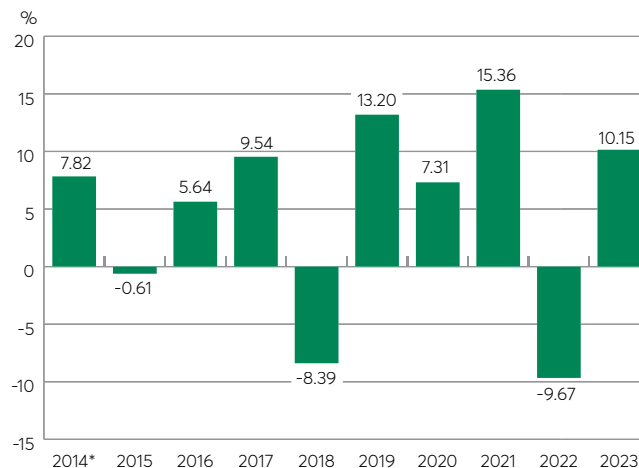
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,584. 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 and Series 7. 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 for Series 7.

# DFS GIF – CANADIAN BALANCED – CI

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.90%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.15%
<b>Helios2 – 75/100 GLWB*</b>		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.

# DFS GIF – CANADIAN BALANCED – CI

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN INCOME AND GROWTH – CI

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

## Quick Facts

### Inception Date:

Fund: September 24, 2012

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 5,675

### Net Asset Value per Unit:

Series 7: 8.00

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

Series 7: 709

### Management Expense Ratio (MER):

Series 7: 2.02%

### Portfolio Manager:

CI Investments Inc.

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

10.79%

### Minimum Deposit:

Variable

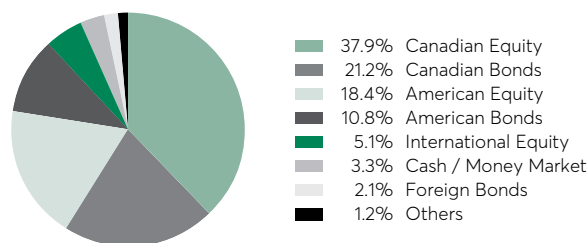
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>19.9%</b>

**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. Returns are after the MER has been deducted.

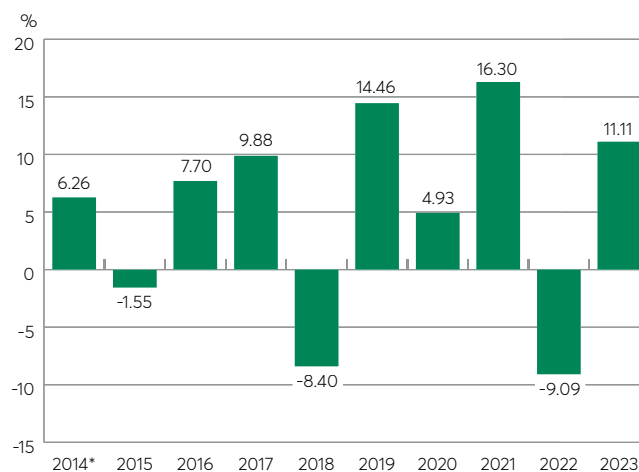
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,600. 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 and Series 7. 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 for Series 7.

# DFS GIF – CANADIAN INCOME AND GROWTH – CI

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.02%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%
<b>Helios2 – 75/100 GLWB*</b>		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.

# DFS GIF – CANADIAN INCOME AND GROWTH – CI

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: November 28, 2022

Series 7: November 28, 2022

### Total Value (000's):

Series 7: 0.3

### Net Asset Value per Unit:

Series 7: 5.62

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

Series 7: 0

### Management Expense Ratio (MER):

Series 7: 2.30%

### 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

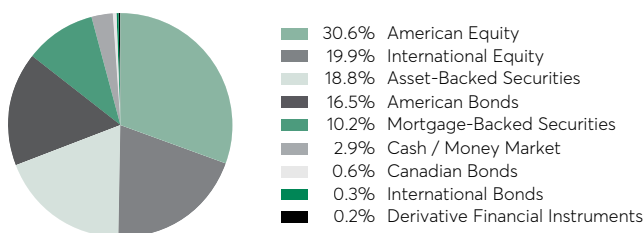
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>16.2%</b>

**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. Returns are after the MER has been deducted.

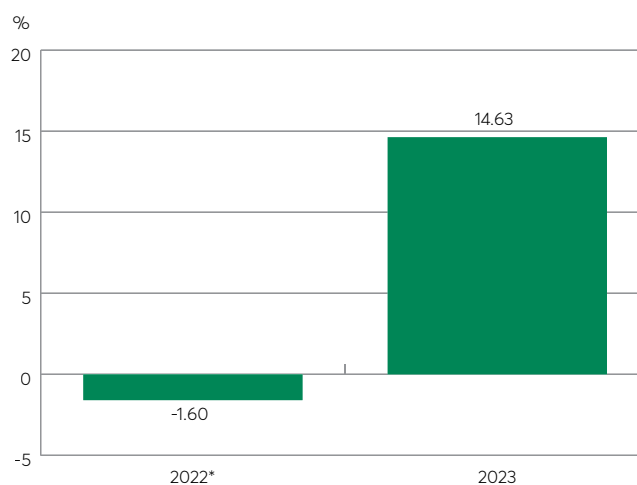
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 28, 2022 and Series 7 now has \$1,128. This works out to an average of 11.7% a year.

### Year-by-year returns

This chart shows how the fund has performed in 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 for Series 7.



# DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.30%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%
<b>Helios2 – 75/100 GLWB*</b>		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.

# DFS GIF – GLOBAL BALANCED GROWTH – DESJARDINS

## Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DFS GIF – GROWTH AND INCOME – NEI

Financial Information as at December 31, 2023

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

## Quick Facts

### Inception Date:

Fund: December 11, 2006  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 2,346

### Net Asset Value per Unit:

Series 7: 7.11

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

Series 7: 330

### Management Expense Ratio (MER):

Series 7: 2.19%

### 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

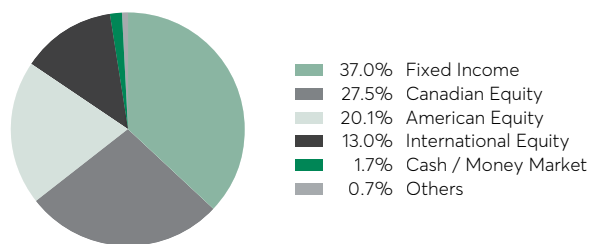
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>77.7%</b>

**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. Returns are after the MER has been deducted.

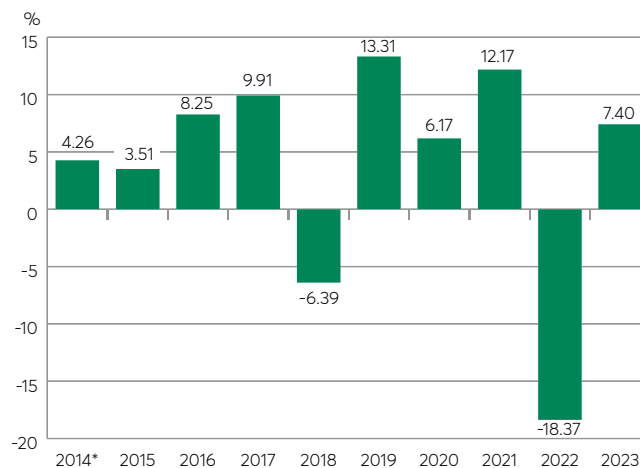
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,422. This works out to an average of 3.6% 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 and Series 7. 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 for Series 7.

# DFS GIF – GROWTH AND INCOME – NEI

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.19%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%
<b>Helios2 – 75/100 GLWB</b>		1.50%

## DFS GIF – GROWTH AND INCOME – NEI

### Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DFS GIF – GROWTH RS – NEI SELECT

Financial Information as at December 31, 2023

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

## Quick Facts

### Inception Date:

Fund: January 14, 2002  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 3,416

### Net Asset Value per Unit:

Series 7: 8.11

### Number of Units Outstanding

(000's):  
Series 7: 421

### Management Expense Ratio (MER):

Series 7: 2.23%

### Portfolio Manager:

Northwest & Ethical Investments L.P.

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

14.13%

### Minimum Deposit:

Variable

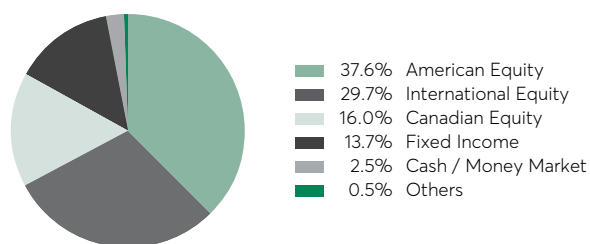
## What does this fund invest in?

This fund invests in the NEI Select Growth RS Portfolio. The Underlying Fund invests in bond (15%) and equity (85%) funds. This fund follows a responsible approach to investing.

Top ten investments of the Underlying Fund	
NEI U.S. Equity RS Fund	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%
<b>TOTAL</b>	<b>85.0%</b>

**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. Returns are after the MER has been deducted.

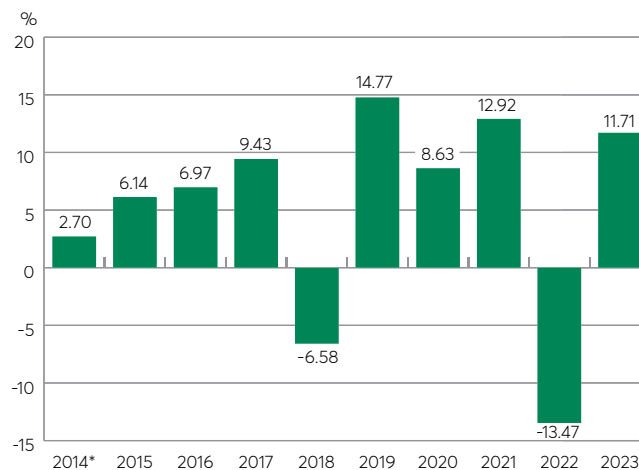
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,622. 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 and Series 7. 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 for Series 7.

# DFS GIF – GROWTH RS – NEI SELECT

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.23%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%
<b>Helios2 – 75/100 GLWB</b>		1.60%

## DFS GIF – GROWTH RS – NEI SELECT

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GROWTH – FRANKLIN QUOTENTIAL

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

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

## Quick Facts

### Inception Date:

Fund: October 30, 2000  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 88

### Net Asset Value per Unit:

Series 7: 7.88

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

Series 7: 11

### Management Expense Ratio (MER):

Series 7: 2.33%

### Portfolio Manager:

Franklin Templeton Investments Corp.

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

16.49%

### Minimum Deposit:

Variable

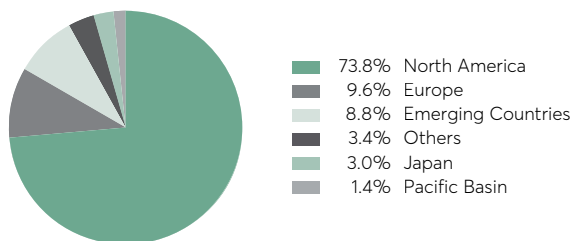
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>69.0%</b>

**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. Returns are after the MER has been deducted.

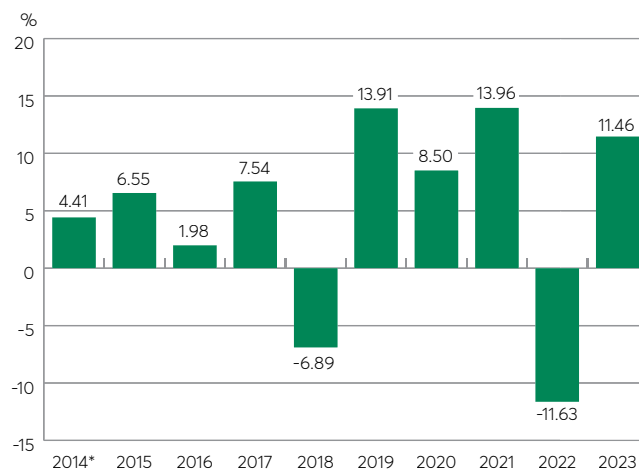
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,576. This works out to an average of 4.7% 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 and Series 7. 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 for Series 7.

# DFS GIF – GROWTH – FRANKLIN QUOTENTIAL

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.33%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	If you choose Helios2 – 75/100 i, you will have to pay both the MER and the additional guarantee fees.	0.50%

# DFS GIF – GROWTH – FRANKLIN QUOTENTIAL

## 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DFS GIF – DIVIDEND INCOME – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: September 23, 2019

Series 7: September 23, 2019

### Total Value (000's):

Series 7: 250

### Net Asset Value per Unit:

Series 7: 6.15

### Number of Units Outstanding

(000's):

Series 7: 41

### Management Expense Ratio (MER):

Series 7: 1.91%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

### Portfolio Turnover Rate

(of the Underlying Fund):

103.54%

### Minimum Deposit:

Variable

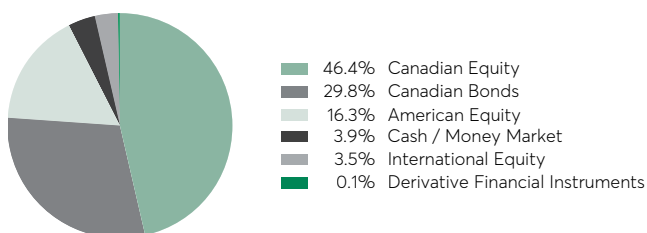
## What does this fund invest in?

This fund invests in the Desjardins Dividend Balanced Fund. The Underlying Fund invests in income-producing securities which may include, but are not limited to, dividend paying equity securities, government and corporate bonds, income trusts and other securities primarily of Canadian issuers.

Top ten investments of the Underlying Fund	
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%
<b>TOTAL</b>	<b>26.8%</b>

**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. Returns are after the MER has been deducted.

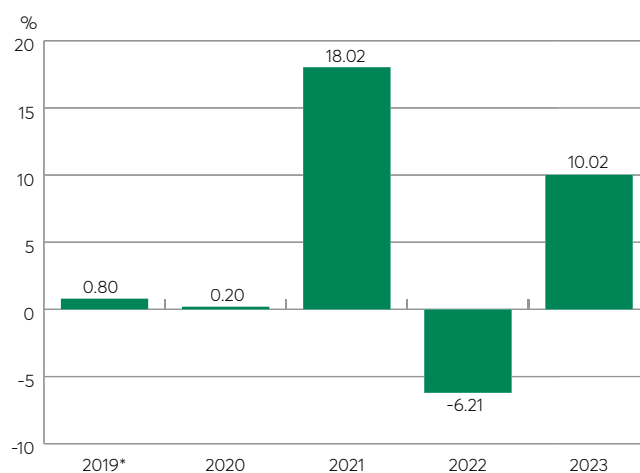
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on September 23, 2019 and Series 7 now has \$1,230. 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 5 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – DIVIDEND INCOME – DESJARDINS

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	1.91%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – DIVIDEND INCOME – DESJARDINS

### Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN DIVIDEND – NEI

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

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

## Quick Facts

### Inception Date:

Fund: September 24, 2012  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 392

### Net Asset Value per Unit:

Series 7: 8.34

### Number of Units Outstanding

(000's):  
Series 7: 47

### Management Expense Ratio (MER):

Series 7: 2.19%

### 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

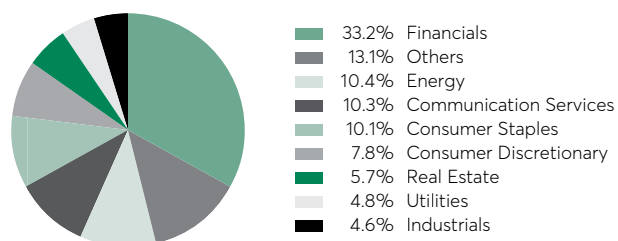
## What does this fund invest in?

The 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%
<b>TOTAL</b>	<b>37.0%</b>

**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. Returns are after the MER has been deducted.

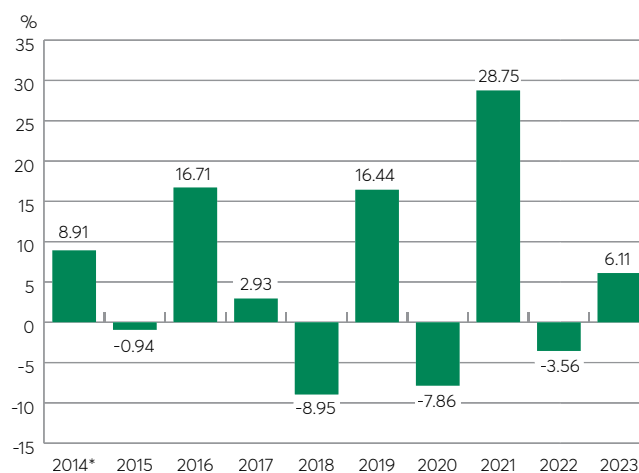
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,668. This works out to an average of 5.3% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – CANADIAN DIVIDEND – NEI

## How risky is it?

The value of your deposit can go down.

Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	2.19%	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%



## DFS GIF – CANADIAN DIVIDEND – NEI

### Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN EQUITY – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020

Series 7: November 16, 2020

### Total Value (000's):

Series 7: 60

### Net Asset Value per Unit:

Series 7: 6.10

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

Series 7: 10

### Management Expense Ratio (MER):

Series 7: 2.06%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

18.94%

### Minimum Deposit:

Variable

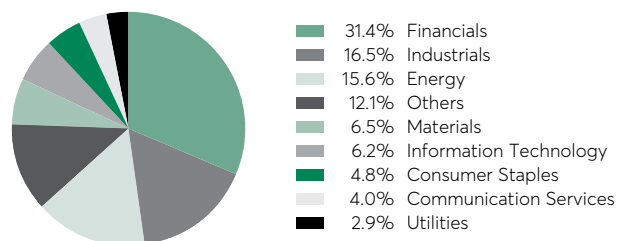
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>42.7%</b>

**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. Returns are after the MER has been deducted.

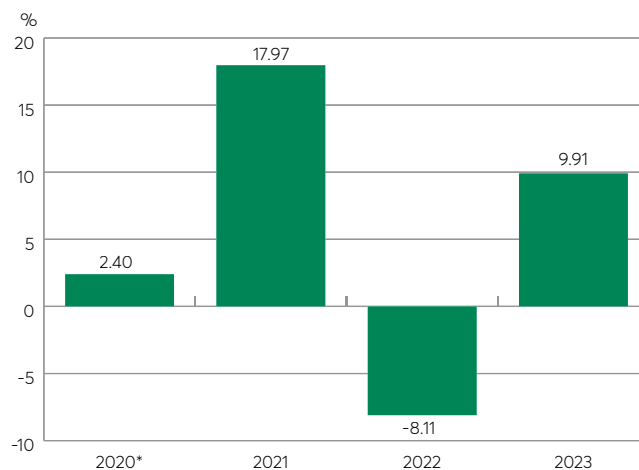
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 16, 2020 and Series 7 now has \$1,220. 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 4 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – CANADIAN EQUITY – DESJARDINS

## How risky is it?

The value of your deposit can go down.

Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	2.06%	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%

## DFS GIF – CANADIAN EQUITY – DESJARDINS

### Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER

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

## Quick Facts

### Inception Date:

Fund: December 5, 2005

Series 7: October 16, 2015

### Total Value (000's):

Series 7: 305

### Net Asset Value per Unit:

Series 7: 8.03

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

Series 7: 38

### Management Expense Ratio (MER):

Series 7: 2.21%

### Portfolio Manager:

Jarislowsky, Fraser Limited

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

9.90%

### Minimum Deposit:

Variable

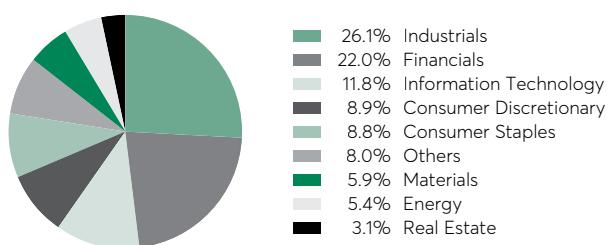
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>46.8%</b>

**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. Returns are after the MER has been deducted.

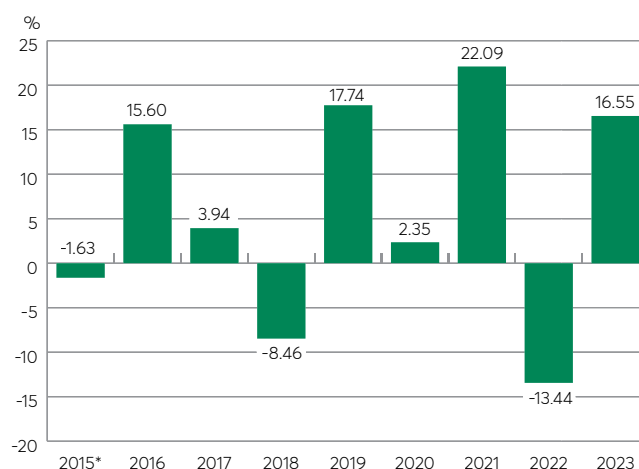
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on October 16, 2015 and Series 7 now has \$1,606. This works out to an average of 5.9% 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 and Series 7. 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 for Series 7.

# DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER

## How risky is it?

The value of your deposit can go down.

Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.21%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – CANADIAN EQUITY – JARISLOWSKY FRASER

### Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®

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

## Quick Facts

### Inception Date:

Fund: December 1, 2008

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 1,003

### Net Asset Value per Unit:

Series 7: 9.56

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

Series 7: 105

### Management Expense Ratio (MER):

Series 7: 2.41%

### Portfolio Manager:

Fidelity Investments Canada ULC

### Portfolio Turnover Rate:

10.49%

### Minimum Deposit:

Variable

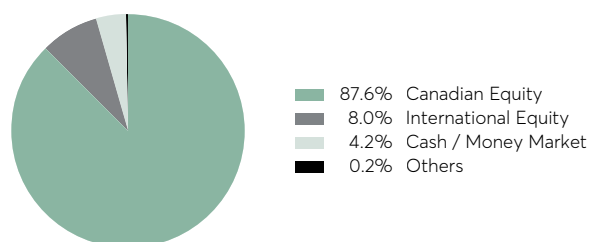
## What does this fund invest in?

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%
TMX Group	2.5%
<b>TOTAL</b>	<b>35.6%</b>

**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. Returns are after the MER has been deducted.

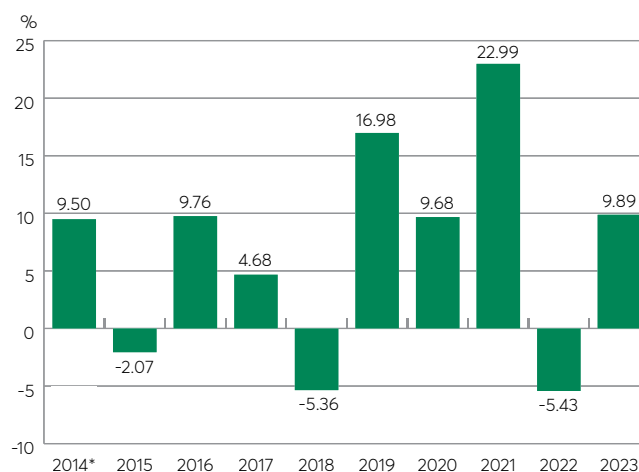
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,912. This works out to an average of 6.8% 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 and Series 7. 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 for Series 7.

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



# DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.41%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%

## DFS GIF – CANADIAN EQUITY – FIDELITY TRUE NORTH®

### 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 market value of your Units:

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN EQUITY – FRANKLIN BISSETT

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

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

## Quick Facts

### Inception Date:

Fund: April 17, 2000  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 31

### Net Asset Value per Unit:

Series 7: 8.46

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

Series 7: 4

### Management Expense Ratio (MER):

Series 7: 2.36%

### Portfolio Manager:

Franklin Bissett Investment Management

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

21.18%

### Minimum Deposit:

Variable

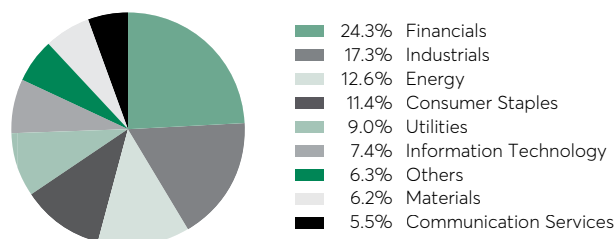
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>40.8%</b>

**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. Returns are after the MER has been deducted.

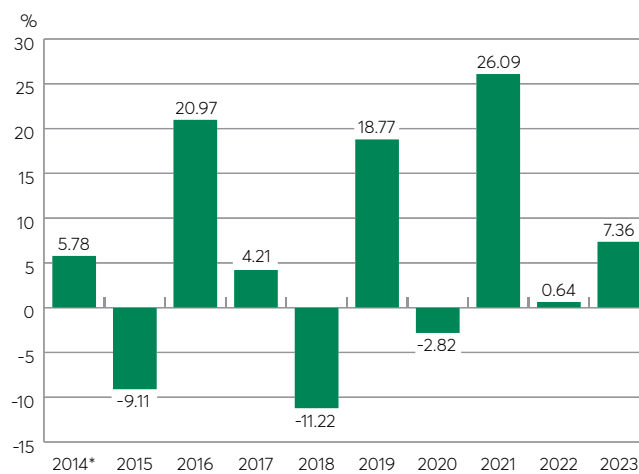
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,692. 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 Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – CANADIAN EQUITY – FRANKLIN BISSETT

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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 or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	2.36%	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%

# DFS GIF – CANADIAN EQUITY – FRANKLIN BISSETT

## Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – CANADIAN SMALL CAP EQUITY – NEI

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

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

## Quick Facts

### Inception Date:

Fund: December 11, 2006  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 8

### Net Asset Value per Unit:

Series 7: 5.56

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

Series 7: 2

### Management Expense Ratio (MER):

Series 7: 2.59%

### 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

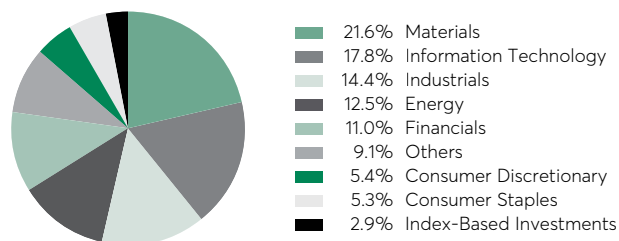
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>28.9%</b>

**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. Returns are after the MER has been deducted.

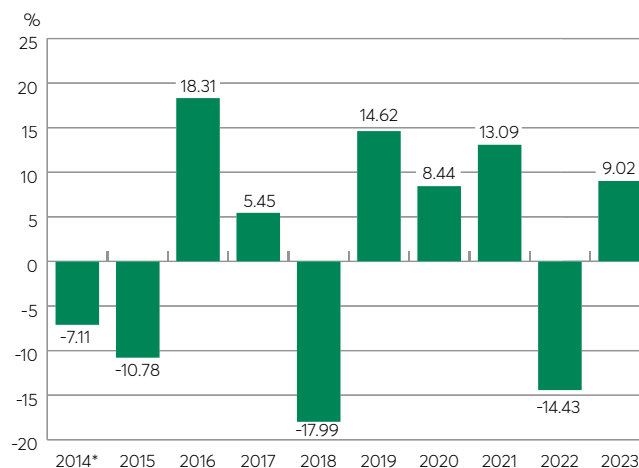
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,112. 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 and Series 7. 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 for Series 7.

# DFS GIF – CANADIAN SMALL CAP EQUITY – NEI

## How risky is it?

The value of your deposit can go down.

Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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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 or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	2.59%	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%

## DFS GIF – CANADIAN SMALL CAP EQUITY – NEI

### Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – SMALL CAP – FRANKLIN BISSETT

Financial Information as at December 31, 2023

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

## Quick Facts

### Inception Date:

Fund: April 17, 2000  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 34

### Net Asset Value per Unit:

Series 7: 4.49

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

Series 7: 7

### Management Expense Ratio (MER):

Series 7: 2.67%

### Portfolio Manager:

Franklin Bissett Investment Management

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

11.77%

### Minimum Deposit:

Variable

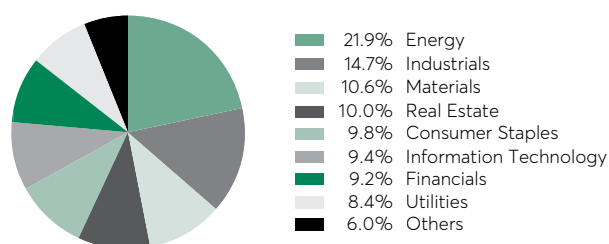
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>32.7%</b>

**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. Returns are after the MER has been deducted.

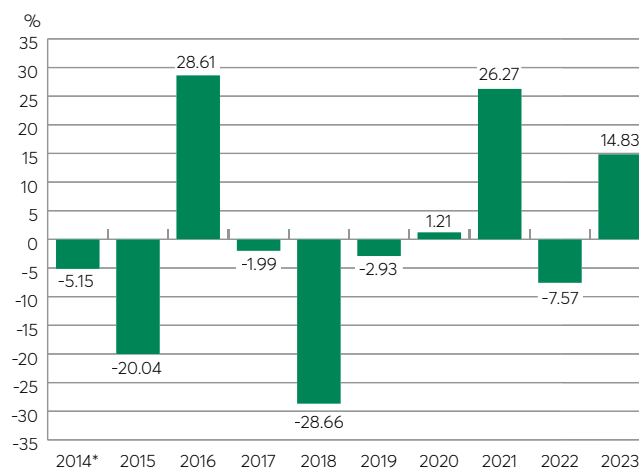
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$898. 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 and Series 7. 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 for Series 7.

# DFS GIF – SMALL CAP – FRANKLIN BISSETT

## How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	<b>Moderate to high</b>	High
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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 or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	2.67%	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%

## DFS GIF – SMALL CAP – FRANKLIN BISSETT

### Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DFS GIF – AMERICAN EQUITY – MFS

Financial Information as at December 31, 2023

## Quick Facts

### Inception Date:

Fund: April 17, 2000  
Series 7: February 24, 2014

### Total Value (000's):

Series 7: 1,097

### Net Asset Value per Unit:

Series 7: 13.29

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

Series 7: 83

### Management Expense Ratio (MER):

Series 7: 2.21%

### Portfolio Manager:

MFS Investment Management  
Canada Limited

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

23.30%

### Minimum Deposit:

Variable

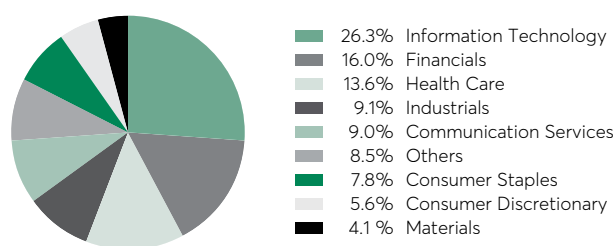
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>35.1%</b>

**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. Returns are after the MER has been deducted.

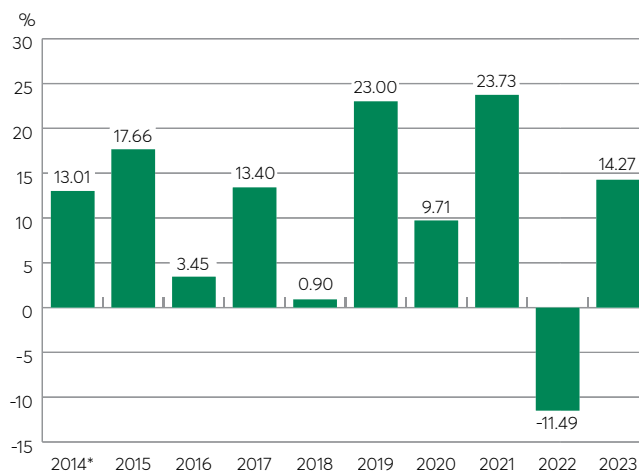
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,658. This works out to an average of 10.4% 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 and Series 7. 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 for Series 7.

# 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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	2.21%	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%

## DFS GIF – AMERICAN EQUITY – MFS

### Trailing Commission

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

No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: November 20, 1995

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 107

### Net Asset Value per Unit:

Series 7: 11.30

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

Series 7: 10

### Management Expense Ratio (MER):

Series 7: 2.20%

### 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

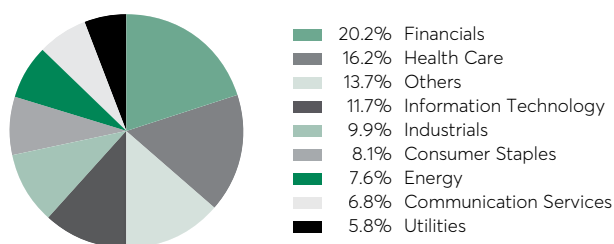
## What does this fund invest in?

This fund invests in the Desjardins American Equity Value Fund. The Underlying Fund invests primarily in equity from medium to 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%
<b>TOTAL</b>	<b>23.5%</b>

**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. Returns are after the MER has been deducted.

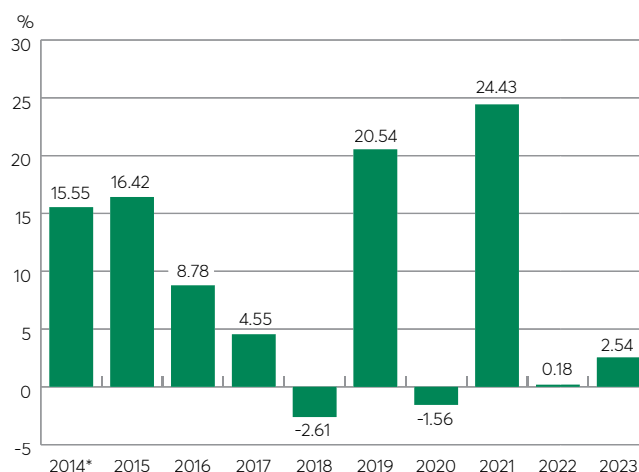
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,260. This works out to an average of 8.6% 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 and Series 7. 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 for Series 7.

# 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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	2.20%	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%



## DFS GIF – AMERICAN EQUITY VALUE – DESJARDINS

### Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL DIVIDEND – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: September 24, 2012

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 2,080

### Net Asset Value per Unit:

Series 7: 8.96

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

Series 7: 232

### Management Expense Ratio (MER):

Series 7: 2.19%

### 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

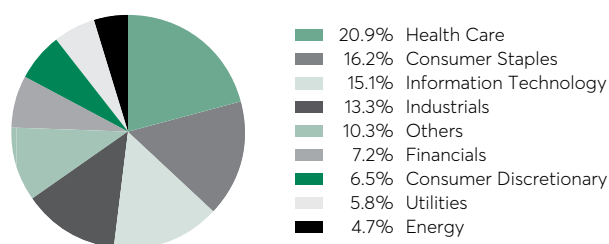
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>33.0%</b>

**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. Returns are after the MER has been deducted.

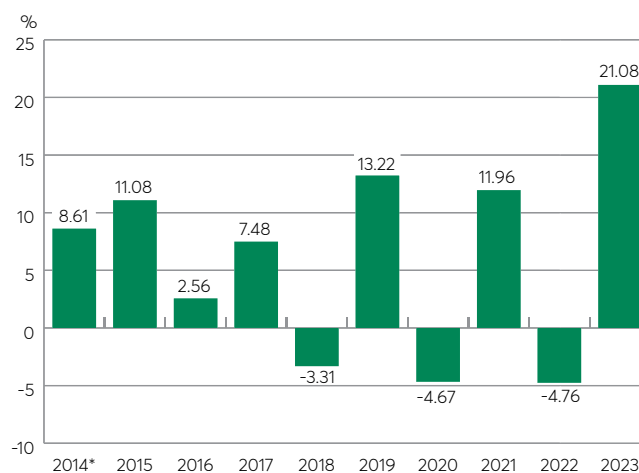
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,792. 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 10 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# DFS GIF – GLOBAL DIVIDEND – DESJARDINS

## How risky is it?

The value of your deposit can go down.

Low	<b>Low to moderate</b>	Moderate	Moderate to high	High
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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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	2.19%	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%

## DFS GIF – GLOBAL DIVIDEND – DESJARDINS

### Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL EQUITY – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: September 23, 2019

Series 7: September 23, 2019

### Total Value (000's):

Series 7: 52

### Net Asset Value per Unit:

Series 7: 6.70

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

Series 7: 8

### Management Expense Ratio (MER):

Series 7: 2.18%

### 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

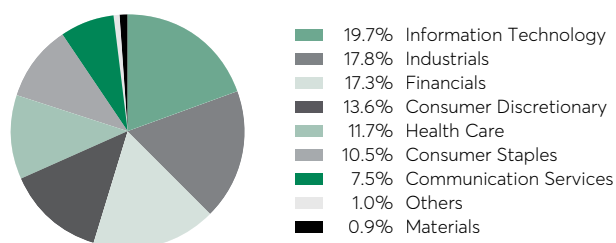
## What does this fund invest in?

The 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%
<b>TOTAL</b>	<b>28.6%</b>

**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. Returns are after the MER has been deducted.

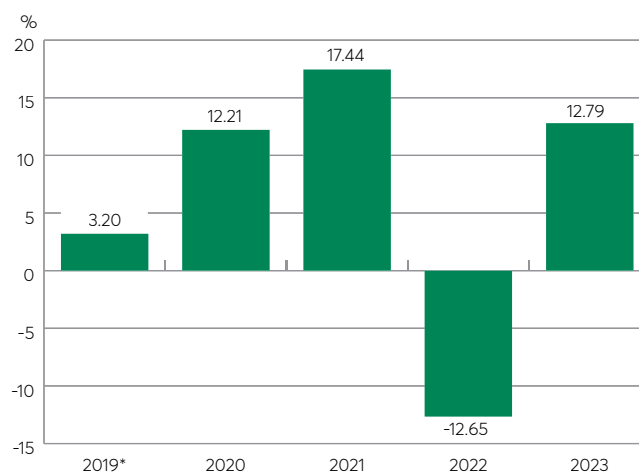
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on September 23, 2019 and Series 7 now has \$1,340. This works out to an average of 7.1% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 5 years for a contract Owner who chose Helios2 – 75/75 and Series 7. 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 for Series 7.

# 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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	2.18%	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%

## DFS GIF – GLOBAL EQUITY – DESJARDINS

### Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DFS GIF – GLOBAL EQUITY – MFS

Financial Information as at December 31, 2023

## Quick Facts

### Inception Date:

Fund: October 29, 2007

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 484

### Net Asset Value per Unit:

Series 7: 11.05

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

Series 7: 44

### Management Expense Ratio (MER):

Series 7: 2.16%

### Portfolio Manager:

MFS Investment Management  
Canada Limited

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

29.80%

### Minimum Deposit:

Variable

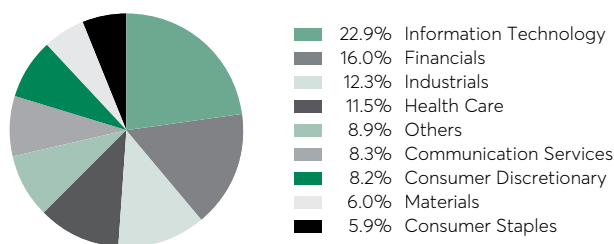
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>23.4%</b>

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. Returns are after the MER has been deducted.

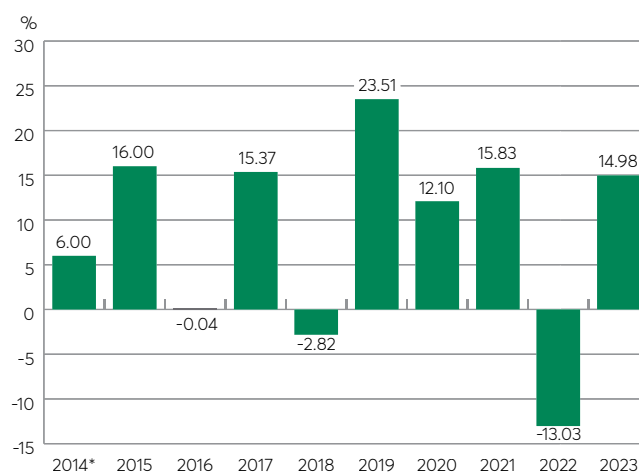
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$2,210. This works out to an average of 8.4% 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 and Series 7. 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 for Series 7.



# 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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	2.16%	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%

## DFS GIF – GLOBAL EQUITY – MFS

### Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: November 28, 2022

Series 7: November 28, 2022

### Total Value (000's):

Series 7: 44

### Net Asset Value per Unit:

Series 7: 5.62

### Number of Units Outstanding

(000's):

Series 7: 8

### Management Expense Ratio (MER):

Series 7: 2.36%

### 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

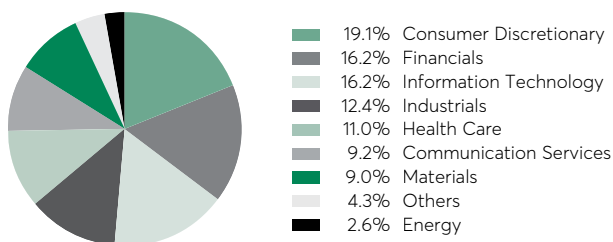
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>30.7%</b>

**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. Returns are after the MER has been deducted.

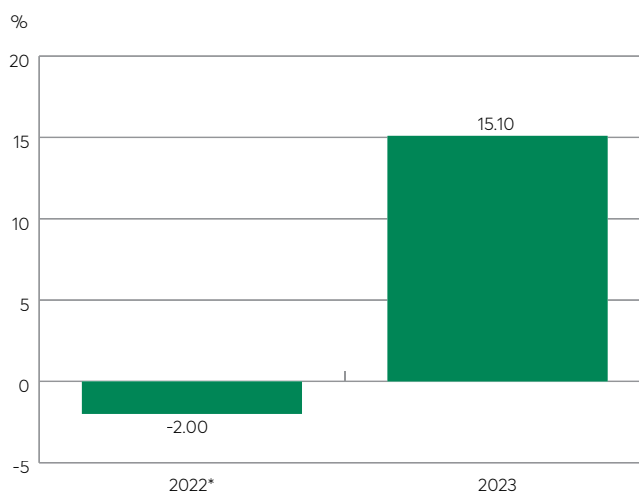
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on November 28, 2022 and Series 7 now has \$1,128. This works out to an average of 11.7% a year.

### Year-by-year returns

This chart shows how the fund has performed in 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 for Series 7.

# DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

## How risky is it?

The value of your deposit can go down.

Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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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
<b>No Load</b>	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
<b>Fee Option A</b>		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.36%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – GLOBAL EQUITY GROWTH – DESJARDINS

## Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# DFS GIF – INTERNATIONAL EQUITY – MFS

Financial Information as at December 31, 2023

## Quick Facts

### Inception Date:

Fund: November 20, 1995

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 79

### Net Asset Value per Unit:

Series 7: 9.07

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

Series 7: 9

### Management Expense Ratio (MER):

Series 7: 2.52%

### Portfolio Manager:

MFS Investment Management  
Canada Limited

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

10.00%

### Minimum Deposit:

Variable

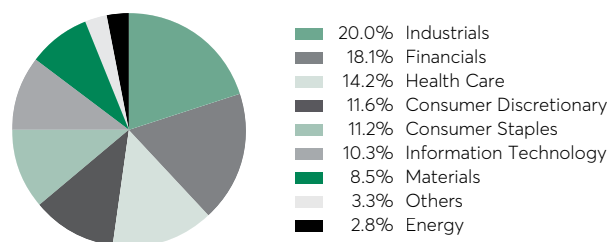
## What does this fund invest in?

This fund invests in the MFS International Equity Fund II. The Underlying Fund invests 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%
<b>TOTAL</b>	<b>25.1%</b>

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. Returns are after the MER has been deducted.

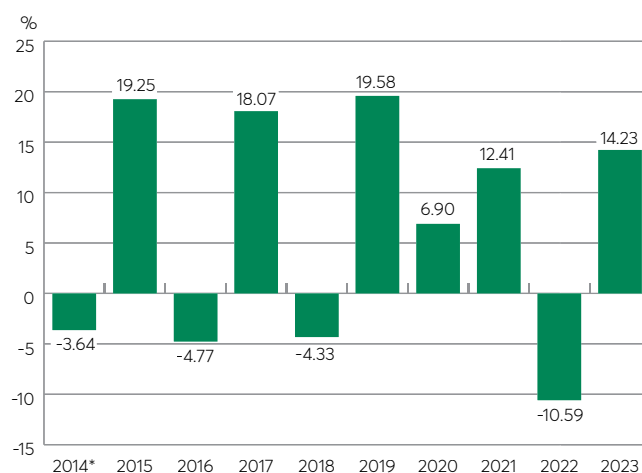
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,814. 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 and Series 7. 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 for Series 7.

# 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	You don't have to pay anything.	• There are no sales charges or withdrawal fees.
Fee Option A		• Your advisor and the distributor they do business with receive no sales commission.

### 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)	Additional guarantee fees
Helios2 – 75/75	2.52%	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%

## DFS GIF – INTERNATIONAL EQUITY – MFS

### Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.



# DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – HELIOS2 CONTRACT (SERIES 7) DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: September 24, 2012

Series 7: February 24, 2014

### Total Value (000's):

Series 7: 870

### Net Asset Value per Unit:

Series 7: 9.64

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

Series 7: 90

### Management Expense Ratio (MER):

Series 7: 2.32%

### 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

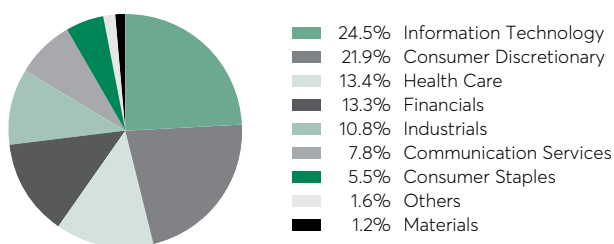
## What does this fund invest in?

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%
<b>TOTAL</b>	<b>42.1%</b>

**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. Returns are after the MER has been deducted.

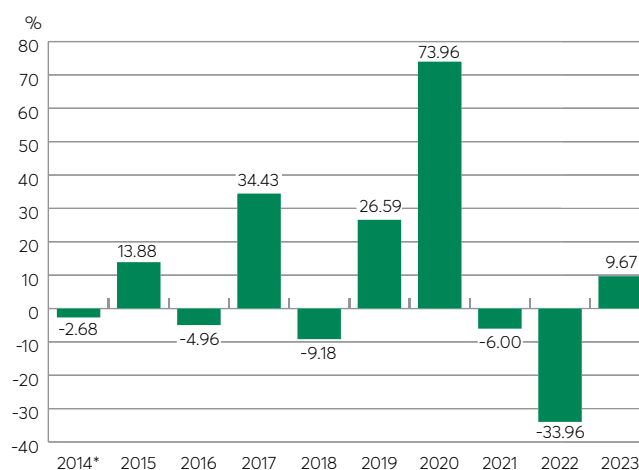
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee you choose and on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund and chose Helios2 – 75/75 on February 24, 2014 and Series 7 now has \$1,928. This works out to an average of 6.9% 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 and Series 7. 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 for Series 7.

# DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

## How risky is it?

The value of your deposit can go down.

Low	Low to moderate	Moderate	<b>Moderate to high</b>	High
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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
<b>No Load</b>	You don't have to pay anything.	<ul style="list-style-type: none"> <li>There are no sales charges or withdrawal fees.</li> <li>Your advisor and the distributor they do business with receive no sales commission.</li> </ul>
<b>Fee Option A</b>		

### 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)	Additional guarantee fees
<b>Helios2 – 75/75</b>	2.32%	None if you choose only Helios2 – 75/75.
<b>Helios2 – 75/100 i</b>	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%
<b>Helios2 – 100/100 i</b>		1.35%

# DFS GIF – INTERNATIONAL EQUITY GROWTH – DESJARDINS

## Trailing Commission

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

- No Load (Fee Option A) – 0.90% 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 about your Deposit but you may have as little as two days to do so. Please see the [cover](#) of this document for details. This page also contains details on how to get more information. This Fund Facts is not complete without that page.

# Desjardins: A name you can count on!

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

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

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The Contract and Information Folder contains important information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2 and the DFS Guaranteed Investment Funds. The Contract and Information Folder also contains a glossary of defined terms. Please read this document carefully.

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