

Desjardins Financial Security makes changes to the Helios2 guaranteed investment funds contract

Montreal, May 15, 2023 – Desjardins Financial Security has made changes to the Helios2 guaranteed investment funds contract with the launch of Fee Option F (Advisory Service Fee) for contracts held externally in intermediary or nominee accounts. It has also increased the annuitant's maximum age for making deposits with the Helios2 – 75/100 i guarantee.

"Desjardins frequently reviews the guaranteed investment funds offered under the Helios2 Contract to make sure they reflect current trends and continue to meet the ever-changing needs of financial advisors and investors," said Philippe-Olivier Dumas, Section Manager of Product Development, Guaranteed Investment Funds and Annuities at Desjardins.

All-new Fee Option F for the Helios2 Contract

Desjardins Financial Security is now offering Fee Option F (Advisory Service Fee) via Series 6F and 8F for Helios2 Contracts held externally in an intermediary or nominee account.

The new fee option will enable investors to work with their advisor to set the fees paid to the advisor and the distributor for their services and expertise. With Fee Option F, advisors and distributors won't receive any sales or trailing commissions, and no front-end or withdrawal fees will be billed to investors. For that reason, the management expense ratio will be lower for Series 6F and 8F than for Series 6 and 8.

Increased maximum age for deposits with the Helios2 – 75/100 i guarantee

Desjardins Financial Security has increased the annuitant's maximum age for making deposits with the Helios2 – 75/100 i guarantee. Starting today, investors can make deposits until the annuitant is age 85 by choosing Fee Option A or F. Age 80 will remain the maximum for deposits made with Fee Options D and E.

About the Helios2 Contract

Helios2 guaranteed investment funds contracts protect investors' wealth at maturity and upon death, while allowing them to capture growth in financial markets with a full range of investment options. Three guarantees are available, including Helios2 – 75/100 I and Helios2 – 100/100i, which allow investors to build wealth and protect it against inflation to maximize the value of the investor's estate. It's the only protection of its kind in Canada!¹

¹ Source: Internal analysis by Desjardins, April 2023.

About Desjardins Group

[Desjardins Group](#) is the largest cooperative financial group in North America and the fifth largest cooperative financial group in the world, with assets of \$407 billion as at December 31, 2022. It was named one of the 2022 Canada's Top 100 Employers by Mediacorp. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. 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*.

For more information (*media inquiries only*)

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