



Secure your retirement plans



Money working for people

Life, health, retirement

HELIOS[®]

to secure your
retirement
plans



Take advantage of market upturns while you protect yourself from market downturns

Your plans or your lifestyle should never be put at risk by unforeseen financial market events.

Helios® offers you investment Funds that provide death and maturity guarantees. This means you can access the markets' growth potential while protecting yourself from its downturns. In addition, an Optional Guarantee allows you to generate a guaranteed and predictable retirement income for life.

Choose your Funds and your protection

Protecting your retirement plans does not mean missing out on attractive returns! Helios provides access to a selection of investment Funds offered by seasoned portfolio managers.

You can take advantage of these Funds' growth potential in all confidence knowing that the Core Guarantees offered by the Helios Contract protect you against possible market downturns.

Keep control of your investments

You have access to your money at all times and, in case of death, the Death Benefit guaranteed under your Contract will be paid to your designated Beneficiary.

Funds selection at Desjardins Financial Security

Desjardins Financial Security undertakes to provide you with investment options that meet your needs. For this purpose, our Fund Monitoring Committee, comprised of investment specialists, actuaries and senior executives of our company, continues to ensure our offer includes the services of seasoned managers that offer Funds with diversified and complementary management styles.

For the full Helios Funds selection, refer to page 15.



Maintain the full value of your assets

One of the Core Guarantees available under the Helios Contract allows for the guaranteed Death Benefit to be reset annually based on the cost of living increase or on market upturns.¹ Thus, your assets are preserved and may even grow in value over the years.

Ensure that your money is paid quickly in case of death

In the event of your death, the value of your Contract will be paid out within five business days² directly to your designated Beneficiary, apart from your estate³, in full confidentiality.

Protect your savings from your creditors

Because you designate a Beneficiary for your Helios Contract, the value of your Contract cannot be seized by your creditors in the event of bankruptcy or legal proceedings.⁴

What is a guaranteed investment fund (GIF)?

Also called a “segregated fund”, a GIF is an investment fund created and established by a life insurance company and offered through contracts that offer death and maturity guarantees.

¹ Conditions apply. Please refer to the Contract and Information Folder for more details about the Core Guarantees available and the automatic resets of the Death Benefit amounts for Guarantee 75/100 i.

² On receipt of the relevant documents, including the death certificate.

³ In compliance with existing legislation, the Helios Contract stipulates that the Death Benefit will be paid in accordance with the Contract Owner's Beneficiary designation. Interested parties should consult a legal advisor (lawyer or notary) for an assessment of their specific situation.

⁴ Exemption from seizure rules may be complex. Interested parties should consult a legal advisor (lawyer or notary) for an assessment of their specific situation.

Receive a guaranteed and predictable income for life

The Guaranteed Lifetime Withdrawal Benefit (GLWB)

is an Optional Guarantee that you can add to your Helios Contract at any time. It ensures that the retirement income you receive will never decrease⁵ throughout your lifetime. This income could even increase.

Take advantage of market upturns for life

The GLWB Protected Value can be reset once every three years to the Market Value of your Contract, when the latter is higher. **The result is higher retirement income for life.**

Increase your retirement income

Every year, following the year that the GLWB is added to your Contract, provided that you do not make a withdrawal, you may receive a 5% GLWB Bonus⁶, which will be added to your GLWB Protected Value. The bonus thus increases your guaranteed income for subsequent years.⁷



⁵ Provided your GLWB Maximum Amount is not exceeded.

⁶ Please refer to the section on the Guaranteed Lifetime Withdrawal Benefit (GLWB) – Version 2 in the Contract and Information Folder for more information on the rules governing the GLWB Bonus.

⁷ Certain restrictions may apply.

Guarantees that prevent uncertainty

Fifty-three percent
of retirees saw their
investments decrease
between 2008 and
2009.⁸





A choice of protections


The Helios Contract offers you two Core Guarantees that provide different levels of protection at maturity and at death. You can also add an Optional Guarantee called the Guaranteed Lifetime Withdrawal Benefit (GLWB) that provides a guaranteed and predictable retirement income for life.

Choose the formula that is right for you with the help of your advisor.

Choose a Core Guarantee:

	PROTECTION		Key Benefit	Your choice if...
	For Life	Upon Death		
Guarantee 75/75 	75% at age 105	75%	Growth potential and fees similar to those of mutual funds	You are a long-term investor. You want to protect your investment at a reasonable cost.
Guarantee 75/100 ⓘ 	75% after 10 years 100% after 20 years 100% at age 105	100% + protection against ⓘnflation	Value of the Deposits reset for inflation in case of death	You are worried about the impact of inflation on the value of your assets. You would like to make sure your loved ones are taken care of in the event of your death.

Add the Optional Guarantee:

	PROTECTION		Key Benefits	Your choice if...
	For Life			
Guaranteed Lifetime Withdrawal Benefit (GLWB) 	Payment of retirement income guaranteed for life		Market downturns will not decrease the amount of the guaranteed income nor its term. The guaranteed income may increase. ⁹	You want to make sure your savings do not run out. You want to ensure your income threshold at retirement.

Has your situation changed?

You can change your Core Guarantee once per calendar year at no cost. Plus, you can access your money¹⁰ **at any time**.

⁸ Desjardins Financial Security 2009 *Rethink Retirement*[™] survey.

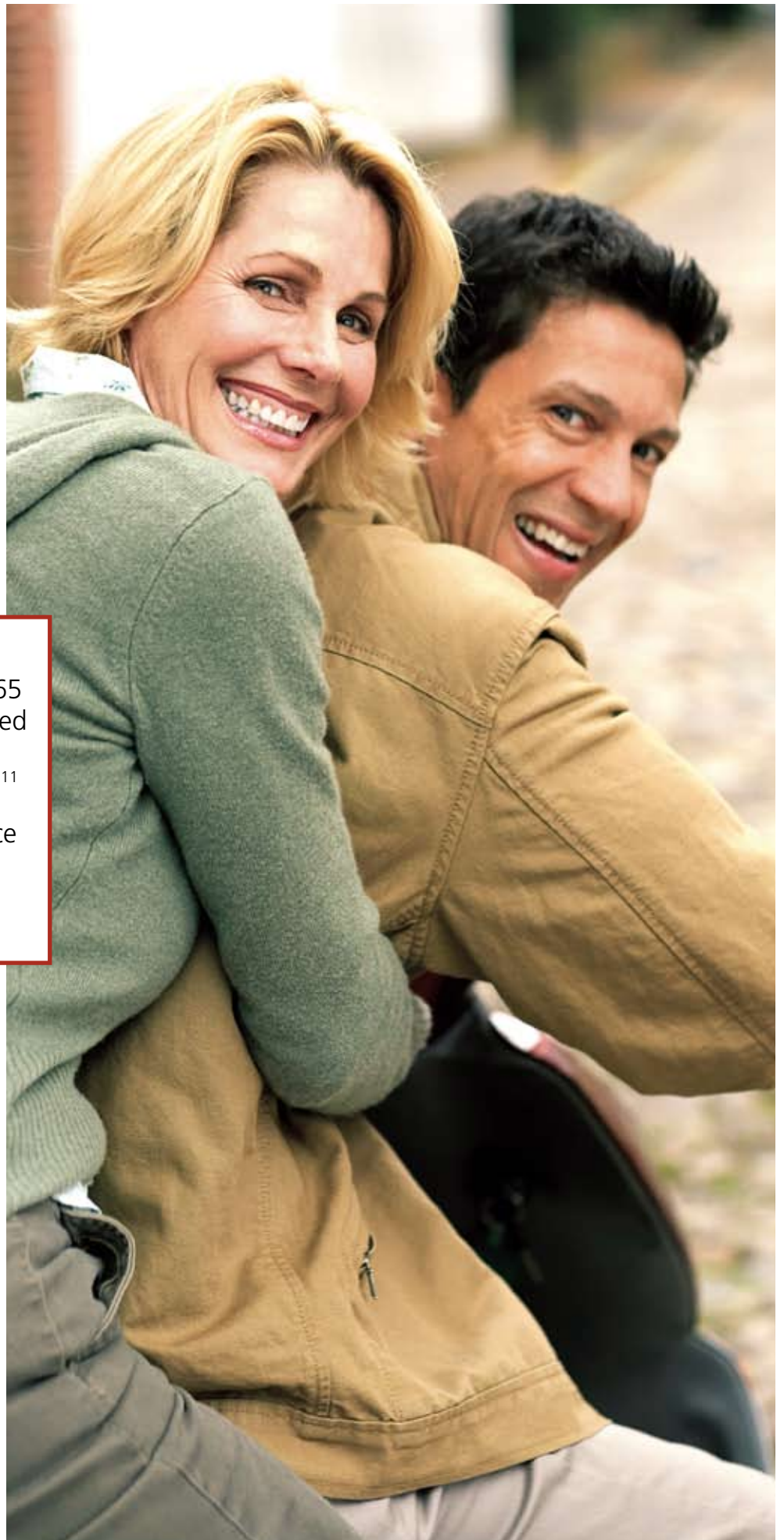
⁹ Provided the conditions governing the reset or payment of a GLWB Bonus are respected. Please refer to the Contract and Information Folder for more information on the rules governing resets and the GLWB Bonus.

¹⁰ Surrender fees may apply.

Never give up on what really matters to you

Fifty-one percent of the workforce aged 65 and over have returned to work after having taken full retirement.¹¹

Most did so to finance a personal project or to offset financial losses.



Eliminate the uncertainty with a guaranteed and predictable income

In addition to the Core Guarantees, which protect you at maturity of your Contract and in case of death, you can choose to add an Optional Guarantee, the **Guaranteed Lifetime Withdrawal Benefit (GLWB)**, to your Helios Contract.

The GLWB allows you to receive a guaranteed and predictable income for life under your Helios Contract. This income will never decrease, provided you do not withdraw¹² more than the GLWB Maximum Amount each year. Your retirement income could even increase with resets and the GLWB Bonus!¹³

How your income is calculated

The amount you can withdraw each year corresponds to a percentage of your GLWB Protected Value. Your age at the time of the first GLWB Eligible Withdrawal determines the percentage.

GLWB Protected Value

The Market Value of your Helios Contract on the date you add the GLWB.

Age at first withdrawal	Annual withdrawal (one Annuitant)	Annual withdrawal (two Annuitants)	Example of income calculation	
Age 50 to 54	4.00%	3.50%	GLWB Protected Value	\$500,000
Age 55 to 59	4.25%	3.75%	Age at first withdrawal	Age 65
Age 60 to 64	4.50%	4.00%	Percentage of guaranteed income	5%
Age 65 to 69	5.00%	4.50%	Annual guaranteed income amount ¹⁴	\$25,000
Age 70 to 74	5.50%	5.00%		
Age 75 and over	6.00%	5.50%		

What if your RRIF requires a withdrawal that is greater than the GLWB Maximum Amount?

You can withdraw the minimal amount required under your RRIF without penalty for the year in question. This withdrawal will not reduce the income to which you are entitled in subsequent years.

¹¹ Desjardins Financial Security 2009 *Rethink Retirement*TM survey.

¹² Any withdrawal greater than the GLWB Maximum Amount is treated as a GLWB Excess Payment. Each additional withdrawal decreases the GLWB Protected Value, and thus, the GLWB Amount for subsequent years. Please refer to the Contract and Information Folder for more information.

¹³ Please refer to the section on the Guaranteed Lifetime Withdrawal Benefit (GLWB) – Version 2 in the Contract and Information Folder for more information on the rules governing the GLWB Bonus and resets.

¹⁴ Provided you don't make any withdrawals that exceed this amount. Please refer to the Contract and Information Folder for more information.

Increase your retirement income

Whether you are already retired or in a financial sprint to accumulate the amounts you will need for retirement, you are looking to optimize the income generated by your investment.

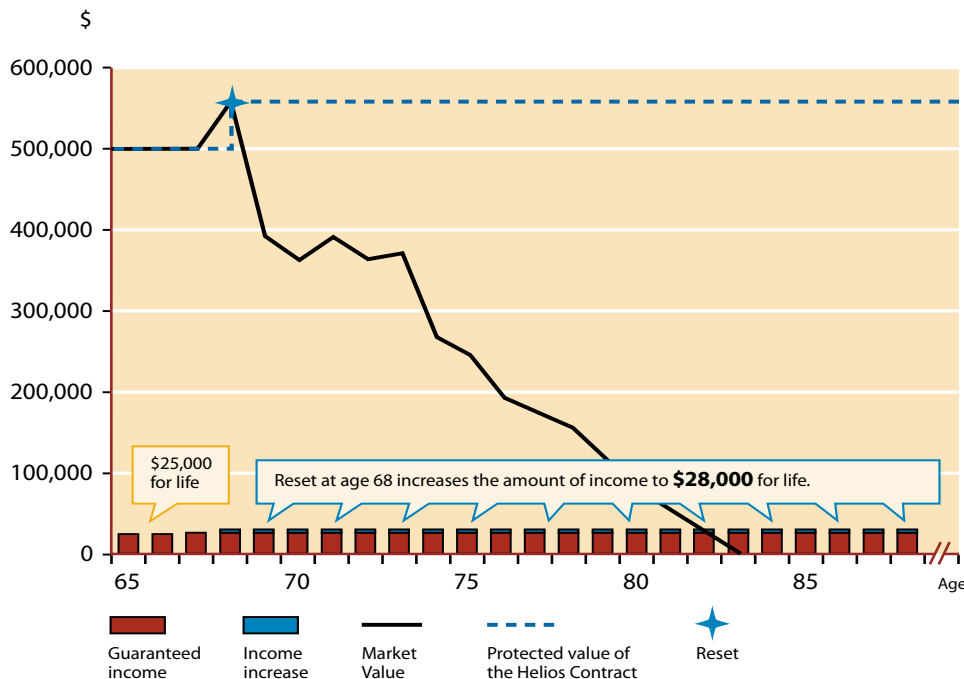
The Guaranteed Lifetime Withdrawal Benefit (GLWB) of the Helios Contract has two mechanisms that can increase your guaranteed retirement income for life: resets and the GLWB Bonus.

Resets, to take advantage of good market performances

The **resets** result in a new calculation of your guaranteed income based on the sound performance of your Funds.

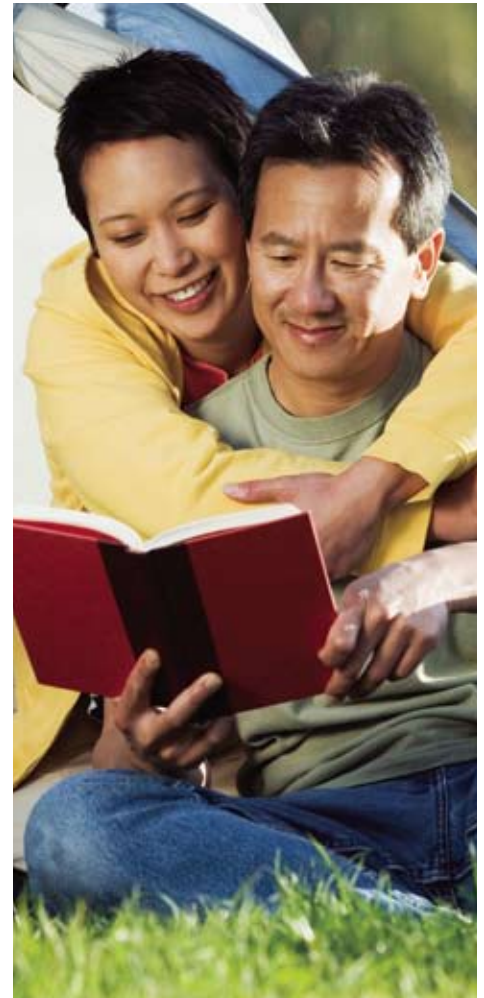
Every three years, the GLWB Protected Value of your Helios Contract is compared to the Market Value. When the Market Value is greater, your protected value is adjusted upwards, resulting in an increased income threshold for life.

Resets provide higher retirement income



The Helios Contract offers the Guaranteed Lifetime Withdrawal Benefit (GLWB). The graph above shows the reset of the Helios Contract's GLWB Protected Value at age 68 when the Market Value is greater than the GLWB Protected Value.

Any amount allocated to the Helios Contract is invested at the risk of the Contract Owner and may increase or decrease in value. This simulation is neither an indication nor a guarantee of future results.





A financial sprint ... in full confidence

Thanks to the Guaranteed Lifetime Withdrawal Benefit (GLWB), you can earn a **5% bonus**¹⁵ on the GLWB Protected Value for every year in which you do not make withdrawals.

This bonus will increase your guaranteed retirement income for all subsequent years. You can benefit from lifelong bonuses, even if you made withdrawals in previous years.

The bonus increases the guaranteed retirement income

	Investing WITHOUT a bonus	Investing WITH a bonus
GLWB Protected Value	\$500,000	\$500,000
Years without a withdrawal	0	10
Bonuses	—	\$250,000
Total value for retirement	\$500,000	\$750,000
Annual income at age 65 ¹⁶	\$25,000	\$37,500

Is the bonus a “guaranteed return”?

No, but it is a powerful tool if your main objective is to optimize your retirement income.

The advantage of the GLWB Bonus is that it doesn’t depend on market performance but on whether or not you decide to make withdrawals from your Contract. Once allocated to you, each bonus is included in the calculation of your guaranteed income during your lifetime. You cannot cash in the accumulated value of your bonuses by terminating your Contract.¹⁷

¹⁵ Please refer to the section on the Guaranteed Lifetime Withdrawal Benefit (GLWB) – Version 2 in the Contract and Information Folder for more information on the rules governing the GLWB Bonus.

¹⁶ This example is for an investor age 65 who can withdraw an income of 5% of the GLWB Protected Value of his Helios Contract. This simulation is not an indication or a guarantee of future results.

¹⁷ Please refer to the section on the Guaranteed Lifetime Withdrawal Benefit (GLWB) – Version 2 in the Contract and Information Folder for more information on the rules governing the GLWB Bonus.

Take care
of your
loved ones

It can take as long as
12 months to settle
an estate.¹⁸



Protect your loved ones' well-being in the event of your death

Helios Exclusive!

Inflation protection, to maintain the value of your assets

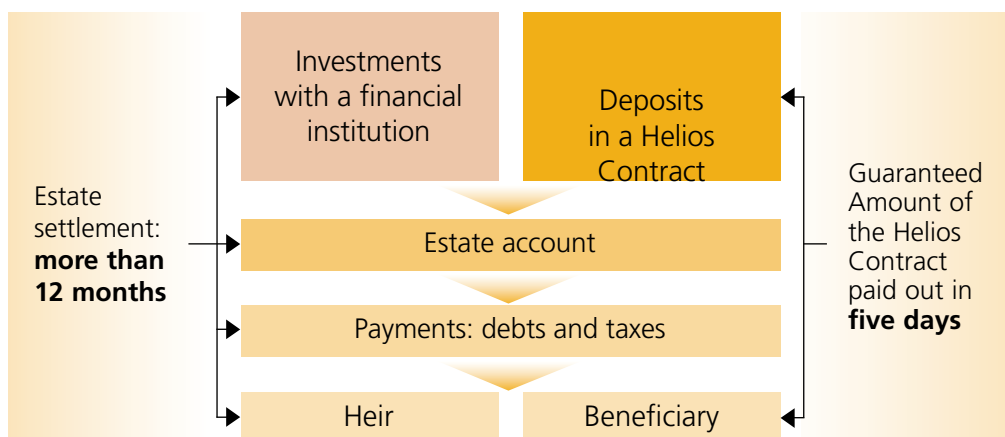
Guarantee 75/100 i allows the guaranteed Death Benefit to be reset based on the increase in the cost of living or market uptrends. Your Beneficiary will receive this Guaranteed Amount in the event your death.¹⁹

Thus, the value of your assets is maintained and could even increase.

A quick and confidential payment

Since the Helios Contract allows you to designate a Beneficiary, your investments are not part of your estate.²⁰ This ensures that when you die, your Beneficiary will receive the Guaranteed Amount within five business days.²¹

Payout of investments at death



Considering making a donation to a charity?

You can designate a charity as the Beneficiary of your Helios Contract and take advantage of the quick and confidential payment of the Death Benefit that the Helios Contract provides, without having to go through your estate.

¹⁸ Based on an Ipsos Reid survey carried out in June 2007.

¹⁹ Conditions apply. Please refer to the Contract and Information Folder for more details on the automatic Death Benefit resets.

²⁰ In compliance with existing legislation, the Helios Contract stipulates that the Death Benefit will be paid in accordance with the Contract Owner's Beneficiary designation. However, as the circumstances surrounding a Beneficiary designation can vary considerably or be overridden by the will of the Contract Owner, interested parties should consult a legal advisor (lawyer or notary) for an assessment of their specific situation.

²¹ On receipt of the relevant documents, including the death certificate.

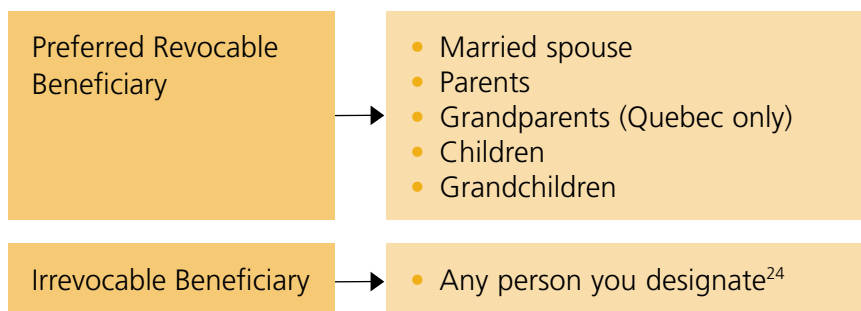


Protect your investments should the unexpected happen

When you designate a Beneficiary for your Helios Contract, the value of your Contract may be exempt from seizure by creditors in the event of bankruptcy or legal proceedings.²³

If you own a business, are self-employed or a professional, such as a doctor, lawyer or notary, creditor protection could allow you to ensure your well-being and that of your loved ones.

Beneficiary designations that offer creditor protection



More than 116,000 individuals in Canada declared bankruptcy in 2009.²²

Additional protection with Assuris

Should your insurance company become insolvent, this could have an impact on your Deposits. However, Assuris can protect your guarantee against loss for up to \$60,000 or 85% of the value of the guarantee.

Visit assuris.ca for more details.

²² Office of the Superintendent of Bankruptcy, Canada, 2010.

²³ Exemption from seizure rules can be complex. Interested parties should consult a legal advisor (lawyer or notary) for an assessment of their specific situation.

²⁴ The consent of the irrevocable Beneficiary is required to make changes or carry out transactions under the Helios Contract.

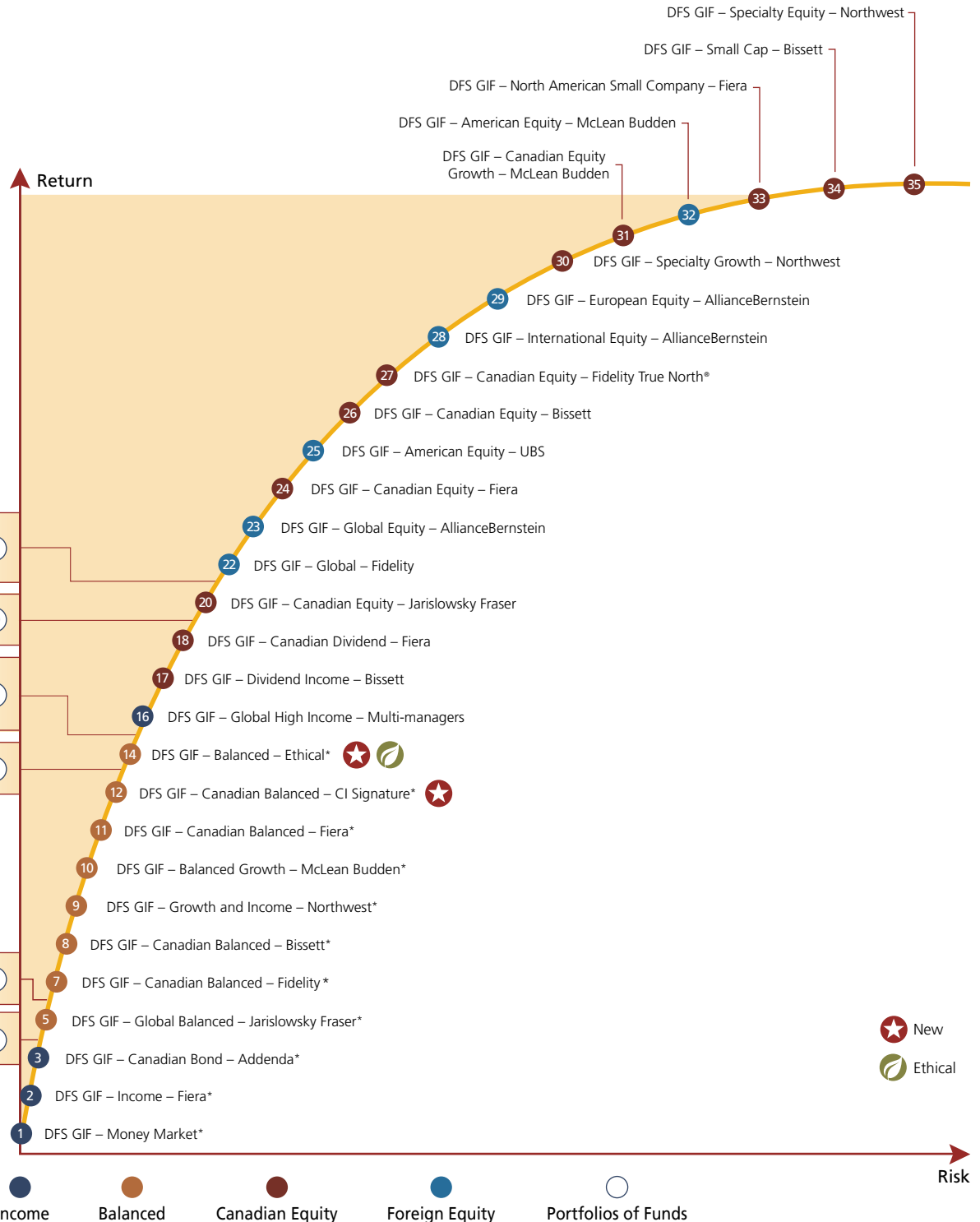
Desjardins Financial Security Guaranteed Investment Funds

offer you broad diversification to help grow your money.

Turnkey solutions tailored to your risk tolerance.

Portfolios of Funds

DFS GIF – Ultimate Equity – Multi-managers	21
DFS GIF – Growth – Quotential	19
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* These Funds are available for the GLWB.

Choosing Helios...

is choosing to benefit from the growth potential of mutual funds and guarantees that protect Deposits against market downturns.

Choosing Helios is choosing to have the possibility of drawing a guaranteed and predictable retirement income.

Choosing the Helios Contract is taking advantage of an investment tool that is adaptable to all life events.

Choosing DFS Guaranteed Investment Funds (GIF)...

is choosing from a wide range of diversified investment solutions to meet the needs of all types of investors, provided by experienced investment managers, leaders in their field.

DFS stands for Desjardins Financial Security.

Choosing Desjardins Financial Security...

is choosing the **strength** and **stability** of a company specialized in providing individual insurance and retirement savings products to over five million Canadians, every day, to ensure their financial security.

Choosing Desjardins Financial Security is choosing a company that administers \$22.8 billion in assets, employs 3,800 people, and assists its clients from offices in Vancouver, Calgary, Winnipeg, Toronto, Ottawa, Montréal, Québec, Lévis, Halifax and St. John's.

Choosing Desjardins Financial Security is also choosing Desjardins Group, the largest cooperative financial group in Canada, whose **financial stability is recognized** by the following credit ratings which are comparable, if not superior to those of the five largest Canadian banks and insurance companies:

- Standard and Poor's AA-
- Moody's Aa1
- Dominion Bond Rating Service AA

The Contract and Information Folder contains important information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios and the DFS Guaranteed Investment Funds. Please read it carefully before investing. Helios and DFS Guaranteed Investment Funds are registered trademarks owned by Desjardins Financial Security Life Assurance Company. DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.

Please refer to the glossary in the Contract and Information Folder for a definition of all capitalized terms used in this document.



Money working for people

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