



September 30, 2011

DFS GIF - Diversified Income - Quotential

Fund Manager Franklin Templeton Investments
Asset Category Canadian Income Balanced
Inception Date Series 5: October 29, 2007
MER (Guarantee 75/75) Series 5: 2.60%

Series 5 available with the Helios Contract.

Fund Numbers	Guarantee 75/75	Guarantee 75/100 i
Series 5A	S359	M359
Series 5B	S350	M350
Series 5C	S355	M355

Summary of Objective and Strategy of the Fund

To provide a balance of capital growth and interest income by investing primarily in units of an underlying fund in order to gain the desired exposure to the equity and fixed income markets.

Benchmark Index

DEX Bond Universe	80%
S&P/TSX	20%

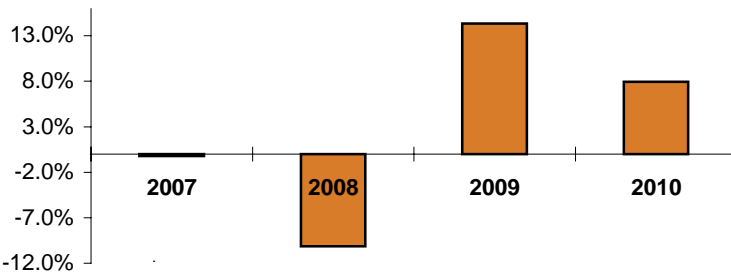
Annual Compound Returns as of 2011-09-30

	YTD ¹	1 year	3 years	5 years	Since Inception
Series 5	0.58	1.16	5.40	n.a.	2.77

These returns are net of the charges applicable to the Guarantee 75/75.

¹ The year-to-date returns are not annualized.

Year-by-year Returns (Series 5)



* The return is for a partial year from date first offered for sale.

The Benchmark Mix is as Follows (Series 3, 5):

Underlying Funds	Holdings as of September 30, 2011
Bissett Bond Fund	41.3%
Templeton Global Bond Fund	11.9%
Franklin Strategic Income Fund	9.3%
Bissett Canadian Dividend Fund	8.7%
Bissett Canadian Short Term Bond Fund	7.0%
Franklin High Income Fund	5.5%
Investments in Exchange-Trade Funds	4.6%
Bissett High Dividend Fund	4.2%
Franklin U.S. Rising Dividends Fund	2.8%
Cash / Money Market	1.9%
Templeton EAFE Developed Markets Fund	1.7%
Franklin Templeton Global Aggregate Bond Fund	1.3%

Any amount that is allocated to a GIF is invested at the risk of the contractholder and may increase or decrease in value.

This document is not a comprehensive description of the DFS GIF – Diversified Income – Quotential. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed Investment Funds Plan - Helios for more information such as (without limitation) contract features, guarantees and fee options. Helios is a registered trademark owned by Desjardins Financial Security Life Assurance Company. Desjardins Financial Security Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.

® Trademark owned by Desjardins Financial Security Life Assurance Company



Cooperating in building the future

Life, health, retirement