

CONTRACT NUMBER(S):

NOTICE OF CHANGE – HELIOS2 CONTRACT

Dear Contract Owner

We are writing to inform you about some changes we are making to the Helios2 Contract. We encourage you to read the information contained in this notice.

Effective **May 8, 2020 at 4 p.m. (EDT)**, we will stop offering one of the Guarantees available under your Helios2 Contract for an indefinite period of time, namely the Helios2 – 75/100 GLWB Guarantee. You can find more details in the **NOTICE OF CHANGE** on [page 2](#). Except for the changes described in this notice, the terms and conditions of your Helios2 Contract have not been changed.

If you have any questions, please contact your representative or our Guaranteed Investment Funds Department at 1-877-647-5435. We are there to help you.

We thank you for trusting Desjardins Financial Security Life Assurance Company.

Sincerely,



Denis Dubois
President and Chief Operating Officer



Éric Landry
Vice-President, Investment Solutions

Notice of Change to the Helios2 Contract

May 2020

This Notice of Change is an integral part of your Contract with Desjardins Financial Security Life Assurance Company and it should be read accordingly.

Except for the changes described in this Notice, the terms and conditions of your Contract have not been changed.

We certify that this document contains modifications to the above Contract and provides brief and plain disclosure of these modifications. This document forms an integral part of the Contract called Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2, issued by Desjardins Financial Security Life Assurance Company. Other than the modifications described in this document, the terms and conditions of this Contract have not otherwise been modified.



Denis Dubois
President and Chief Operating Officer



Éric Landry
Vice-President, Investment Solutions

Helios2 and DFS Guaranteed Investment Funds are registered trademarks owned by Desjardins Financial Security Life Assurance Company. Desjardins Financial Security Guaranteed Investment Funds and Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2 are trademarks owned by Desjardins Financial Security Life Assurance Company.

Closure of the Helios2 – 75/100 GLWB Guarantee for an indefinite period of time

Effective **May 8, 2020 at 4 p.m. (EDT)**, we will stop offering the Helios2 – 75/100 GLWB Guarantee for an indefinite period of time.

If you selected this Guarantee before **May 8, 2020 at 4 p.m. (EDT)**, you are entitled to all the guaranteed benefits it provides. However, you will no longer be able to make additional deposits to your Contract as long as it is associated with this Guarantee, unless the deposits are made through a pre-authorized debit (PAD) agreement set up with us before **May 8, 2020 at 4 p.m. (EDT)**. Although you will still be able to make additional deposits through this type of agreement, you will no longer be able to modify the agreement, except to reduce the frequency or amount of the scheduled deductions, or to terminate it.

Other guarantees and additional deposits

If you selected another Guarantee offered under your Contract, it will no longer be possible to change your Guarantee for the Helios2 – 75/100 GLWB Guarantee. However, you will be able to change it for any other Guarantee offered under your Contract and make additional deposits to your Contract.

No new Contract with the Helios2 – 75/100 GLWB Guarantee will be accepted after **May 8, 2020 at 4 p.m. (EDT)**.

We thank you for trusting Desjardins Financial Security Life Assurance Company.

For more information:

For more information, we invite you to refer to the *Contract and Information Folder* document. Please read it carefully as it contains important information.

Information about our Funds, including their performance history, can also be found on our website: desjardinslifeinsurance.com.

If you have any questions about this Notice, please contact your representative or our Guaranteed Investment Funds Department at 1-877-647-5435.

Choosing Desjardins...

is 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 A+
- Moody's Aa2
- Dominion Bond Rating Service AA
- Fitch AA-

desjardinslifeinsurance.com



The Contract and Information Folder contains important information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2 and the DFS Guaranteed Investment Funds. Please read it carefully before investing.

Helios2 and DFS Guaranteed Investment Funds are registered trademarks owned by Desjardins Financial Security Life Assurance Company. Desjardins Financial Security Guaranteed Investment Funds and Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2 are trademarks owned by Desjardins Financial Security Life Assurance Company. DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.

DFS stands for Desjardins Financial Security.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.



This document is printed on Rolland Enviro paper.

100%