

GUARANTEED INVESTMENT FUNDS

# Fund Facts

IMPERIAL GROWTH PLAN – SERIES IGP

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

The following pages include the description of each fund offered under the Imperial Growth Plan. 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 contract and summary 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.

 **Desjardins**  
**Insurance**  
Life • Health • Retirement

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# DFS GIF – MONEY MARKET

Financial Information as at December 31, 2023

## Quick Facts

### Inception Date:

Fund: November 20, 1995

Series IGP: November 7, 2014

### Total Value (000's):

Series IGP: 531

### Net Asset Value per Unit:

Series IGP: 10.15

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

Series IGP: 52

### Management Expense Ratio (MER):

Series IGP: 1.66%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

787.50%

### Minimum Deposit:

\$500

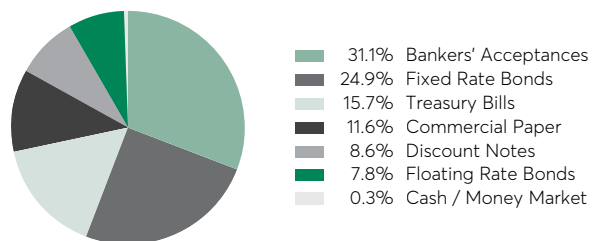
## What does this fund invest in?

This fund invests in the DGI 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 series IGP. Returns are after the MER has been deducted.

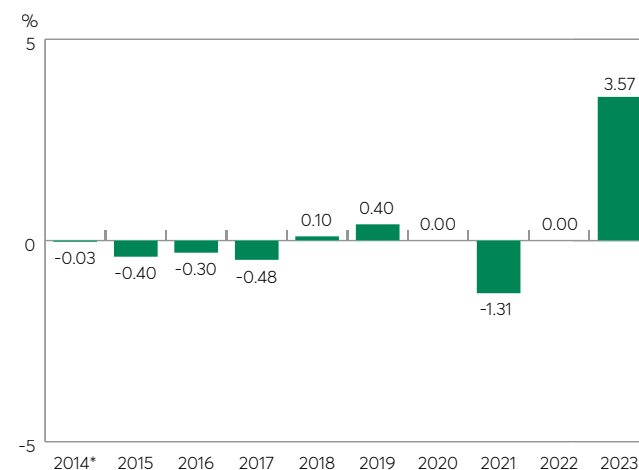
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund on November 7, 2014 and chose series IGP now has \$1,015. This works out to an average of 0.2% 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 series IGP. Since November 7, 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 IGP.

# 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 the guarantees. For details, please refer to your contract and summary 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.

### Sales Charges and Withdrawal Fees

What you pay	How it works
Up to 5% of the amount of your deposit	<ul style="list-style-type: none"><li>• The initial sales charge is deducted from your deposit.</li><li>• When you make a deposit, Desjardins Financial Security pays your advisor and the distributor they do business with a gross commission of 4.5%.</li><li>• There are no withdrawal fees.</li></ul>

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, please refer to the guarantees sections in your contract and summary information folder.

MER (annual rate as a % of the fund's value)
1.66%

### 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 fee. Its amount depends on the market value of your units:

- 0.50% of the market value of the units attributed to your contract each year.

### Other Fees

There are no other fees that apply to the Imperial Growth Plan.

## 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 EQUITY – DESJARDINS

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

## Quick Facts

### Inception Date:

Fund: November 16, 2020

Series IGP: November 16, 2020

### Total Value (000's):

Series IGP: 0.2

### Net Asset Value per Unit:

Series IGP: 6.14

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

Series IGP: 0

### Management Expense Ratio (MER):

Series IGP: 2.30%

### Portfolio Manager:

Desjardins Global Asset Management Inc.

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

18.94%

### Minimum Deposit:

\$500

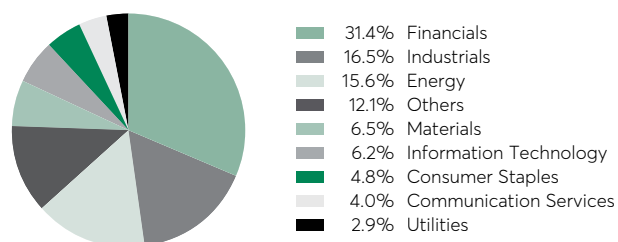
## What does this fund invest in?

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 series IGP. 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 your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund on November 16, 2020 and chose series IGP now has \$1,228. 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 4 years for a contract Owner who chose series IGP. 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 IGP.

# 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 the guarantees. For details, please refer to your contract and summary 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.

### Sales Charges and Withdrawal Fees

What you pay	How it works
Up to 5% of the amount of your deposit	<ul style="list-style-type: none"><li>• The initial sales charge is deducted from your deposit.</li><li>• When you make a deposit, Desjardins Financial Security pays your advisor and the distributor they do business with a gross commission of 4.5%.</li><li>• There are no withdrawal fees.</li></ul>

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, please refer to the guarantees sections in your contract and summary information folder.

MER (annual rate as a % of the fund's value)
2.30%

### 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 fee. Its amount depends on the market value of your units:

- 0.50% of the market value of the units attributed to your contract each year.

### Other Fees

There are no other fees that apply to the Imperial Growth Plan.

## 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 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 IGP: November 25, 2016

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

Series IGP: 147

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

21.18%

### Total Value (000's):

Series IGP: 2,160

### Management Expense Ratio (MER):

Series IGP: 2.40%

### Minimum Deposit:

\$500

### Net Asset Value per Unit:

Series IGP: 14.70

### Portfolio Manager:

Franklin Bissett Investment Management

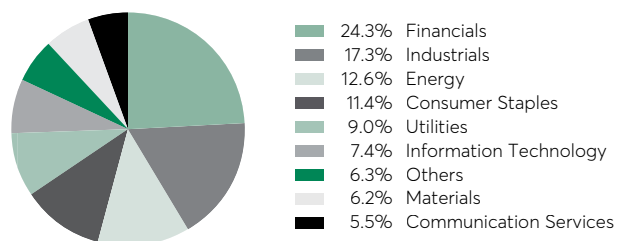
## What does this fund invest in?

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 series IGP. Returns are after the MER has been deducted.

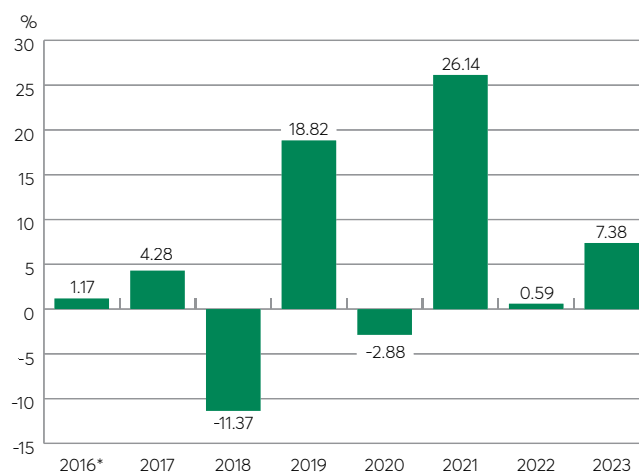
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A contract Owner who deposited \$1,000 in the fund on November 25, 2016 and chose series IGP now has \$1,470. This works out to an average of 5.6% a year.

### Year-by-year returns

This chart shows how the fund has performed in each of the past 8 years for a contract Owner who chose series IGP. Since November 25, 2016, the fund went up in value 6 years and down in value 2 years of the 8.



\* Return is for a partial year from date first offered for sale for series IGP.

# 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 the guarantees. For details, please refer to your contract and summary 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.

### Sales Charges and Withdrawal Fees

What you pay	How it works
Up to 5% of the amount of your deposit	<ul style="list-style-type: none"><li>• The initial sales charge is deducted from your deposit.</li><li>• When you make a deposit, Desjardins Financial Security pays your advisor and the distributor they do business with a gross commission of 4.5%.</li><li>• There are no withdrawal fees.</li></ul>

### Ongoing Fund Fees

The MER includes the management fees, operating expenses and taxes of the fund as well as the insurance cost under your contract. You don't pay these expenses directly. They affect you because they reduce the return you get on your deposit. For more details about how the guarantees work, please refer to the guarantees sections in your contract and summary information folder.

MER (annual rate as a % of the fund's value)
2.40%

### 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 fee. Its amount depends on the market value of your units:

- 0.50% of the market value of the units attributed to your contract each year.

### Other Fees

There are no other fees that apply to the Imperial Growth Plan.

## What if I change my mind?

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# 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 summary information folder contains important information on the Imperial Growth Plan and the DFS Guaranteed Investment Funds. Please read this document carefully.

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