

Helios2[®] Contract

GUARANTEED INVESTMENT FUNDS

Which Investment Solution
is right for you?



 **Desjardins**
Insurance
Life • Health • Retirement

This questionnaire will help you and your advisor determine the best investment solution for you based on your risk tolerance and financial situation.

For each of the following questions, select the answer that best describes your situation.

Repeat this exercise every time there is a significant change in your life. For example, a change in salary, employer pension plan or marital status, the birth of a child, purchase of a house, etc.

POINTS
(circle)

Investment horizon

1. How old are you?

66 or over	1
56 to 65	3
46 to 55	5
36 to 45	7
35 or under	10

2. When do you plan to start withdrawing money from your investments?

In less than 3 years	0
In 3 to 5 years	3
In 6 to 10 years	5
In 11 to 20 years	7
In over 20 years	10

3. What are your plans for your investments in the next three to five years?

Make withdrawals from my savings (Home Buyers' Plan (HBP), children's education, retirement, etc.)	1
Use my savings and returns as my primary source of income	3
Use only my returns as my primary source of income	5
Use my returns as a secondary source of income (occasional withdrawals)	7
Accumulation and growth (not make any withdrawals)	10

4. Which statement best describes your current financial situation?

Precarious: I don't earn much income and it's irregular. I can put very little or no money aside.	1
Variable: I have some big loans (mortgage, car, etc.) I don't have much disposable income to save.	3
Stable: My income is stable. If I have any loans, I have started to pay them back and I am putting some money aside.	5
Established: My financial situation is well-established. If I have any loans, they're almost all paid off and I am putting money aside regularly.	7
Solid: I earn more than I spend. I am able to save a large portion of my income and I am financially secure.	10

5. What is your investment portfolio worth today?

Less than \$25,000	1
\$25,000 to \$49,999	3
\$50,000 to \$99,999	5
\$100,000 to \$300,000	7
More than \$300,000	10

Financial situation

6. How much do you know about investing?

Nothing or very little: It's all new to me.	1
Not much: I know some of the basics and that some investments are riskier than others.	3
Average: I'm familiar with the main types of investment vehicles and their risk levels.	6
Advanced: I'm familiar with investment funds, stocks and bonds. I understand the relationship between the different levels of risk and different types of investments, and how they can fluctuate over time.	10
Expert: I have an in-depth understanding of the financial markets, how they fluctuate and can impact the performance of my investments.	20

7. What would you do if the value of your portfolio dropped below your initial investment after 12 months?

I would change my investment strategy completely.	0
I would change my investment strategy significantly (more than 75% of my portfolio).	3
I would change a substantial part of my investment strategy.	6
I would change very little of my investment strategy (less than 25% of my portfolio).	15
I would not change my investment strategy.	20

8. How big a drop in the value of your investments could you tolerate during a period of turbulent market conditions?

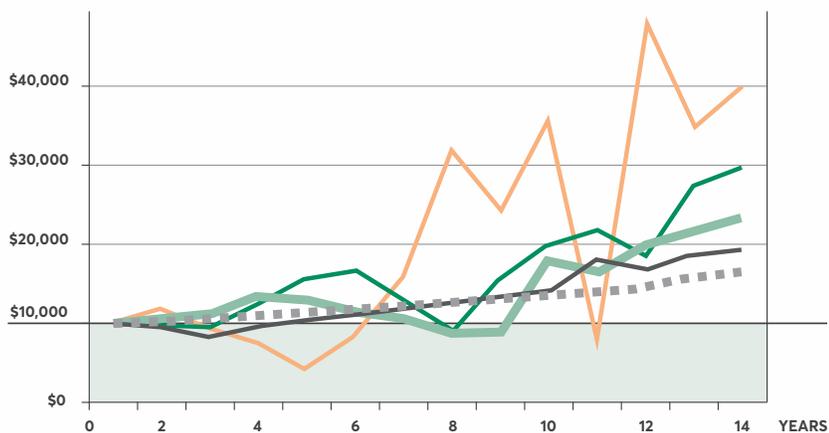
No drop	0
Up to 5%	3
6% to 15%	6
16% to 25%	15
More than 25%	25

9. Are you comfortable with the following statement? "I can tolerate significant upward and downward (+ or - 25%) movements in the value of my investments if there is a possibility for higher returns in the long term."

Not comfortable at all	1
Uncomfortable	3
Indifferent	5
Fairly comfortable	7
Completely comfortable	10

Risk tolerance (CONTINUED)

10. With an initial investment of \$10,000, which scenario are you most comfortable with?



	POINTS (circle)
A	0
B	3
C	6
D	15
E	25

Total the points you obtained in questions 1 to 10.

TOTAL _____

Responsible investing



Responsible investing is an investment approach that combines traditional financial analysis with environmental, social and governance criteria.

For example: limit climate change, improve human and worker rights, ensure diversity on board of directors, etc.

Would you like to invest in a portfolio that practices responsible investing?

Yes Go to page 6

No Go to page 4

Client's signature: _____ Date: _____

Representative's signature: _____ Date: _____

RESULTS

Investment Solutions

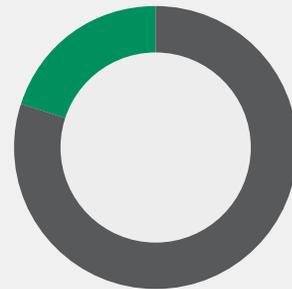
RESULTS BETWEEN 0 AND 29

Conservative profile

You want to protect your assets. You're at a stage where your life, your obligations and your income are changing and you can't assume a high level of risk. The expression "a bird in the hand is worth two in the bush" sums up your investment philosophy of betting on a sure thing.

Recommendation: DFS GIF – Conservative

20%
Equities



80%
Fixed income securities

RESULTS BETWEEN 30 AND 59

Moderate profile

You're ready to diversify your investments provided your portfolio's level of risk doesn't keep you up at night. You're prepared to risk a small percentage of your investments. You'd like the value of your investments to grow while they generate income.

Recommendation: DFS GIF – Moderate

35%
Equities



65%
Fixed income securities

RESULTS BETWEEN 60 AND 84

Balanced profile

For you, investing means preserving part of your capital and growing the rest by putting it into riskier vehicles. A balanced approach seems to be the best strategy for you. You select your investments based on capital gains and the moderate income they generate.

Recommendation: DFS GIF – Balanced

50%
Equities



50%
Fixed income securities

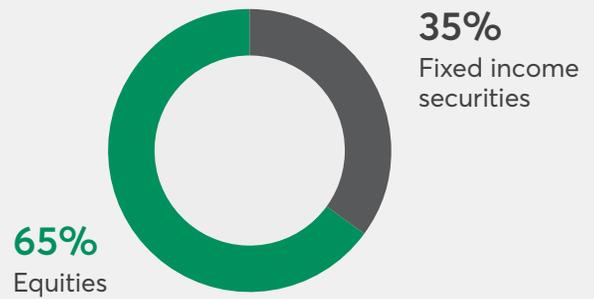


RESULTS BETWEEN 85 AND 109

Growth profile

Given your experience, knowledge of financial markets and financial situation, an aggressive investment strategy is right for you. However, you still want to preserve part of your capital and invest a small portion of your portfolio in fixed income investments.

Recommendation: DFS GIF – Growth

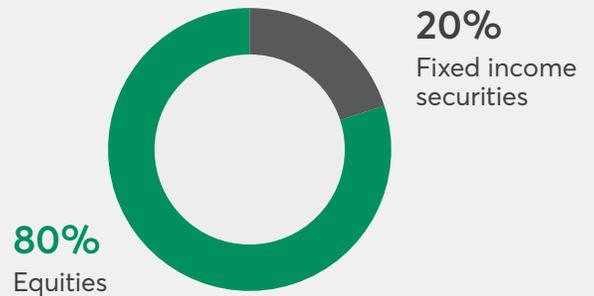


RESULTS OF 110 AND +

Maximum Growth profile

You remain calm and patient in periods of extreme turbulence and stay focused on the long term. As you're financially stable, you are ready for more volatile investments because you believe that you'll have a better chance of achieving your goals. You don't rely on your investment returns as a source of income to help you maintain your lifestyle.

Recommendation: DFS GIF – Maximum Growth



IMPORTANT!

Even if guaranteed investment funds are offered through Contracts with Maturity and Death Benefit Guarantees, the value of the Units fluctuate daily. That's why it's important to follow the recommendations for your risk tolerance.

Investment Solutions

RESULTS BETWEEN 0 AND 59

Conservative profile

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Recommendation:

DFS GIF – Conservative – Desjardins SocieTerra

25%
Equities



75%
Fixed income securities

RESULTS BETWEEN 60 AND 84

Balanced profile

For you, investing means preserving part of your capital and growing the rest by putting it into riskier vehicles. A balanced approach seems to be the best strategy for you. You select your investments based on capital gains and the moderate income they generate.

Recommendation:

DFS GIF – Balanced – Desjardins SocieTerra

50%
Equities



50%
Fixed income securities

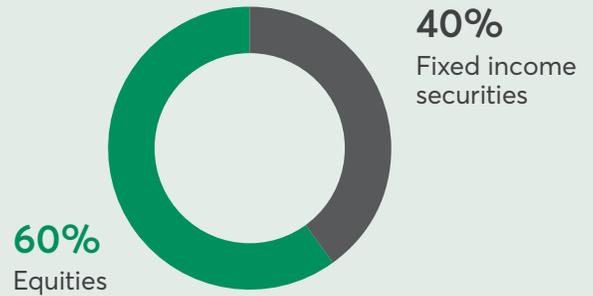


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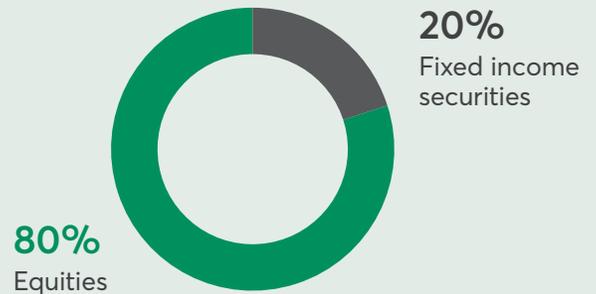


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Investment Solutions to make your life easier

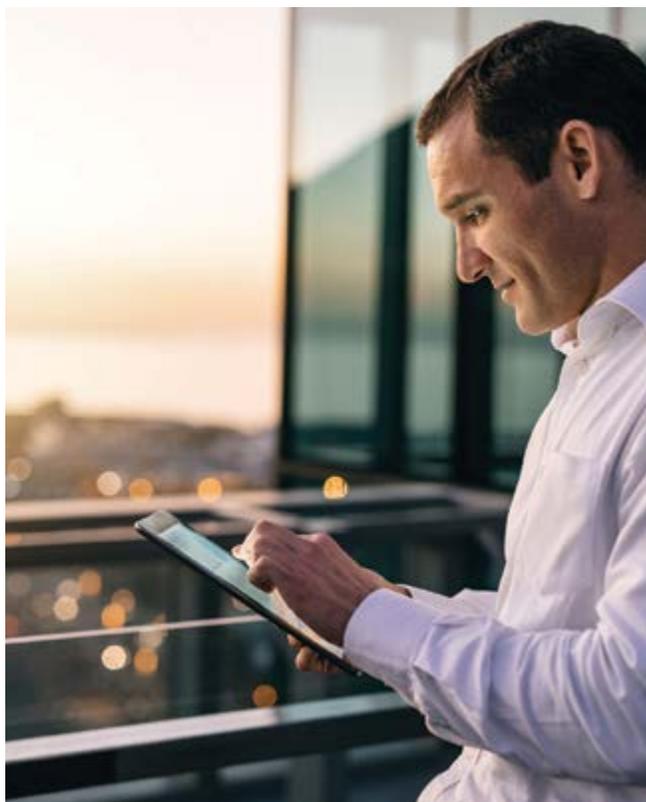
Our Investment Solutions meet all your financial needs in just one step and give you access to a variety of Funds:

- Distributed across all asset classes
- Selected for their complementary management style

The weighting of these Funds is automatically rebalanced on a regular basis.

To view Unit prices, performance and Fund information, go to:

desjardinslifeinsurance.com/price-performance



The three Guarantees available under the Helios2 Contract

The Helios2 Guaranteed Investment Funds Contract helps you achieve your investment goals while protecting what matters to you with a choice of three Guarantees:

- **Helios2 – 75/75:**
The perfect investment protection for professionals and business owners
- **Helios2 – 75/100i:**
Protection that optimizes the value of your estate and makes it easy to pay the Death Benefit*
- **Helios2 – 100/100i:**
Comprehensive protection to reach your goals without risk or compromise

* This is the guaranteed value that your Beneficiary, the person named in your Contract, will receive when you die.



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. Desjardins Group 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.

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 note that our defined terms can be found in the Contract and Information Folder. Please read it carefully before investing.

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DFS stands for Desjardins Financial Security.

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