

# Contract Application

Non-Registered  
Retirement Savings Plan (RSP)  
Spousal RSP  
Locked-In Retirement Account (LIRA)  
Retirement Income Fund (RIF)  
Spousal RIF  
Life Income Fund (LIF)



Desjardins Financial Security Guaranteed Investment Funds are established by  
Desjardins Financial Security Life Assurance Company.



Money working for people

Life, health, retirement



#### 4. Beneficiary Upon Death of Annuitant

The person(s) you name here will receive the death benefit on the death of the last surviving Annuitant.

If you designate a beneficiary as irrevocable, all transactions and plan changes will require the beneficiary's written authorization.

All beneficiaries are revocable unless otherwise specified. For Quebec contracts, where your married or civil union spouse is appointed as the beneficiary, indicate that the beneficiary is REVOCABLE , failing which, the appointment of your spouse as beneficiary is irrevocable.

Surname \_\_\_\_\_ First Name \_\_\_\_\_ Initial \_\_\_\_\_ Relationship \_\_\_\_\_

For RIF/LIF Plans, if the beneficiary is the spouse, upon the Annuitant's death:  
 continue annuity payments OR  payout proceeds in a lump sum

#### 5. Optional Guarantees – GMWB Only

If you withdraw more than the maximum GMWB Amount, adjustments may be made to the Net Protected Value. Refer to the Contract and Information Folder for more information.

The Gross amount is the Net amount plus applicable taxes and/or fees.

For a RIF or LIF plan, you must withdraw an amount which equals or exceeds the RIF or LIF Minimum. For a LIF plan, this amount cannot exceed the LIF Maximum.

Please add the Guarantee Minimum Withdrawal Benefit (GMWB) to my/our Contract.

I/We understand that additional charges will apply as set out in the Contract and Information Folder.

I/We choose: Exercise Date: 

D	D	M	M	Y	Y	Y	Y
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 Please provide a Specimen Cheque.

Amount to be withdrawn: \_\_\_\_\_% of the Protected Value per calendar year **or**

\$ \_\_\_\_\_ per calendar year.  Net OR  Gross (default is Net if no selection is made)

RIF/LIF Minimum Amount  LIF Maximum Amount

Payment Frequency – All Plans:  Annually  Semi-Annually  Quarterly  Monthly

I/We choose **not** to select an Exercise Date at this time. (Not applicable for RIF/LIF plans).

#### 6. Core Guarantees and Investment Information

List the fund number(s) for the funds you have chosen. A fund number denotes the Fund, fee option and core guarantee.

The minimum initial investment is \$500 per fund. The minimum PAC is \$50 per fund and \$25 per fund for a contract in trust for a minor.

If you have chosen a GMWB, in Section 5, please include the allocations in percentages for the funds from which you are withdrawing. Total must equal 100%.

Fund Number	DSC <input checked="" type="checkbox"/> OR Sales Charge	Deposit Amount	GMWB %	PAC <input type="checkbox"/> DSC or Sales Charge _____ %	Amount	Interval	Due Date	SWP Amount or %	Wire Order Number
		% \$	% \$				D   D   M   M   Y   Y   Y   Y		
		% \$	% \$				D   D   M   M   Y   Y   Y   Y		
		% \$	% \$				D   D   M   M   Y   Y   Y   Y		
		% \$	% \$				D   D   M   M   Y   Y   Y   Y		
		% \$	% \$				D   D   M   M   Y   Y   Y   Y		

PAC Intervals: M-Monthly Q-Quarterly SA-Semi Annually A-Annually For PAC a Specimen Cheque must be Attached

#### 7. Systematic Withdrawal Program (SWP)

If you have completed Section 5 above, do not complete this section.

The Gross amount is the Net amount plus taxes withheld and fees.

For a RIF or LIF plan, you must withdraw an amount which equals or exceeds the RIF or LIF Minimum. For a LIF Plan, this amount cannot exceed the LIF Maximum.

Frequency and Payment Date – All Plans  Annually  Semi-Annually  Quarterly  Monthly

These payments will be deposited directly into your bank account. Commencement Date: 

D	D	M	M	Y	Y	Y	Y
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 Please provide a Specimen Cheque

**For Non Registered Plans**

I/We choose:  \$ \_\_\_\_\_ per interval. Indicate if  Net OR  Gross. (Default will be Net if no selection is made.)

Annual Fee Waiver Amount

**For RIF/LIF Plans**

I/We choose:  RIF/LIF Minimum Amount  LIF Maximum Amount

\$ \_\_\_\_\_ per annum. Indicate if  Net OR  Gross. (Default will be Net if no selection is made.)

Annual Fee Waiver Amount

#### 8. Representative Information

Dealer Code \_\_\_\_\_ Branch Code \_\_\_\_\_ Rep. Code \_\_\_\_\_ Dealer Name (Service Provider) \_\_\_\_\_ Rep. Name or Trainee (Trainee applies to Quebec only) \_\_\_\_\_

Name of Training Supervisor (Quebec only) \_\_\_\_\_ Signature of Training Supervisor (Quebec only) \_\_\_\_\_ Signature of Rep. or Trainee \_\_\_\_\_

#### 9. Acknowledgement

The Contract and Information Folder contains important information and should be read before investing.

I/We acknowledge having received and read the document titled "Desjardins Financial Security Guaranteed Investment Funds Plan – Helios Contract and Information Folder" which contains all provisions relating to the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios Contract, investment information and the financial highlights of the Desjardins Financial Security Guarantee Investment Funds (DFS GIF). I/We acknowledge having received a proper description of the product and a clear explanation of what is and is not guaranteed under this Contract.

Signed at \_\_\_\_\_ Date \_\_\_\_\_

Applicant Signature \_\_\_\_\_ Co-Applicant Signature (if applicable) \_\_\_\_\_ Witness Signature \_\_\_\_\_

#### 10. Your Signature

By signing below, you acknowledge that you have read and understood the Agreement and Direction on the reverse.

Signed at \_\_\_\_\_ Date \_\_\_\_\_

Applicant Signature \_\_\_\_\_ Co-Applicant Signature (if applicable) \_\_\_\_\_ Spousal Signature (for applicable LIFs) \_\_\_\_\_

Witness Signature \_\_\_\_\_

Fund Names	HELIOS CONTRACT								
	Series 5-C Deferred Sales Charge 6 Year			Series 5-B Deferred Sales Charge 3 Year			Series 5-A Negotiable Front End Sales Charge		
	75/75	75/100i	100/100r	75/75	75/100i	100/100r	75/75	75/100i	100/100r
<b>Addenda Capital Inc.</b>									
*DFS GIF – Canadian Bond – Addenda	\$705	M705	L705	\$700	M700	L700	\$709	M709	L709
<b>AllianceBernstein</b>									
*DFS GIF – Global Equity – AllianceBernstein	\$775	M775	L775	\$770	M770	L770	\$779	M779	L779
DFS GIF – International Equity – AllianceBernstein	\$405	M405	L405	\$400	M400	L400	\$409	M409	L409
DFS GIF – European Equity – AllianceBernstein	\$655	M655	L655	\$650	M650	L650	\$659	M659	L659
<b>Bissett Investment Management</b>									
*DFS GIF – Canadian Balanced – Bissett	\$755	M755	L755	\$750	M750	L750	\$759	M759	L759
*DFS GIF – Dividend Income – Bissett	\$715	M715	L715	\$710	M710	L710	\$719	M719	L719
DFS GIF – Canadian Equity – Bissett	\$725	M725	L725	\$720	M720	L720	\$729	M729	L729
DFS GIF – Small Cap – Bissett	\$735	M735	L735	\$730	M730	L730	\$739	M739	L739
<b>Fiera Capital Inc.</b>									
*DFS GIF – Money Market	\$555	M555	L555	\$550	M550	L550	\$559	M559	L559
*DFS GIF – Income – Fiera	\$525	M525	L525	\$520	M520	L520	\$529	M529	L529
*DFS GIF – Canadian Balanced – Fiera	\$495	M495	L495	\$490	M490	L490	\$499	M499	L499
*DFS GIF – Canadian Dividend – Fiera	\$485	M485	L485	\$480	M480	L480	\$489	M489	L489
DFS GIF – Canadian Equity – Fiera	\$465	M465	L465	\$460	M460	L460	\$469	M469	L469
DFS GIF – North American Small Company – Fiera	\$425	M425	L425	\$420	M420	L420	\$429	M429	L429
<b>Fidelity Investments Canada Limited</b>									
*DFS GIF – Global – Fidelity	\$225	M225	L225	\$220	M220	L220	\$229	M229	L229
<b>Jarislowsky Fraser Limited</b>									
*DFS GIF – Global Balanced – Jarislowsky Fraser	\$205	M205	L205	\$200	M200	L200	\$209	M209	L209
*DFS GIF – Canadian Equity – Jarislowsky Fraser	\$235	M235	L235	\$230	M230	L230	\$239	M239	L239
<b>McLean Budden Limited</b>									
*DFS GIF – Balanced Growth – McLean Budden	\$815	M815	L815	\$810	M810	L810	\$819	M819	L819
DFS GIF – Canadian Equity Growth – McLean Budden	\$835	M835	L835	\$830	M830	L830	\$839	M839	L839
DFS GIF – American Equity – McLean Budden	\$845	M845	L845	\$840	M840	L840	\$849	M849	L849
<b>Multi-managers</b>									
*DFS GIF – Global High Income – Multi-managers	\$445	M445	L445	\$440	M440	L440	\$449	M449	L449
<b>Northwest Mutual Funds Inc.</b>									
*DFS GIF – Growth and Income – Northwest	\$585	M585	L585	\$580	M580	L580	\$589	M589	L589
DFS GIF – Specialty Growth – Northwest	\$575	M575	L575	\$570	M570	L570	\$579	M579	L579
DFS GIF – Specialty Equity – Northwest	\$595	M595	L595	\$590	M590	L590	\$599	M599	L599
<b>Portfolio of Funds</b>									
*DFS GIF – Diversified Income – Quotential	\$355	M355	L355	\$350	M350	L350	\$359	M359	L359
*DFS GIF – Balanced Income – Quotential	\$345	M345	L345	\$340	M340	L340	\$349	M349	L349
*DFS GIF – Balanced Growth – Quotential	\$365	M365	L365	\$360	M360	L360	\$369	M369	L369
*DFS GIF – Growth and Income – Northwest Quadrant	\$535	M535	L535	\$530	M530	L530	\$539	M539	L539
*DFS GIF – Growth – Quotential	\$335	M335	L335	\$330	M330	L330	\$339	M339	L339
*DFS GIF – Ultimate Equity – Multi-managers	\$545	M545	L545	\$540	M540	L540	\$549	M549	L549
<b>UBS Global Asset Management (Canada) Co.</b>									
DFS GIF – American Equity – UBS	\$435	M435	L435	\$430	M430	L430	\$439	M439	L439

\* Funds available under the GMWB

## AGREEMENT AND DIRECTION

I/We hereby apply to purchase a Contract under the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios, on the terms and conditions contained in the current Desjardins Financial Security Guaranteed Investment Funds Plan – Helios Contract and agree to pay such fees as are therein described.

This Application is subject to acceptance by Desjardins Financial Security Life Assurance Company (DFS). Each additional Deposit amount shall be subject to such acceptance.

I/We declare that all statements and answers made by me/us in connection with this application are fully complete and true.

I/We agree that the Contract and all related documents shall be drafted in English. Je consens (Nous consentons) à ce que le contrat et tous les documents y afférents soient en anglais.

I/We declare that the Deposits made now or in the future under this Contract will not be made for a third party. I/We agree to inform DFS if any future Deposits are made under this Contract for a third party.

### Pre-Authorized Cheque Plans

I/We have read and agree to the terms and conditions outlined in the Pre-Authorized Cheque Plan Agreement described hereunder, if applicable.

### Systematic Withdrawal Program

If surrenders are in excess of net capital appreciation they may eventually result in the total surrender of your Contract.

### Registered Plans

When a Registered Plan is selected, DFS is requested to apply for registration of this plan/fund as a Retirement Savings Plan or a Retirement Income Fund under the *Income Tax Act* (Canada) and, if applicable, under the *Quebec Income Tax Act*.

Registered Plans are subject to restrictions pursuant to section 146 or 146.3 of the *Income Tax Act* (Canada) and, if applicable, under the *Quebec Income Tax Act*. I understand that, as a consequence of registering this Contract, all payments made by DFS will be subject to tax as provided in such Act(s).

### Personal Information Management

DFS handles the personal information relating to you in a confidential manner. DFS keeps this information on file so that you may benefit from the Company's various financial services (insurance, annuities, credit, etc.). This information is consulted solely by DFS employees who need to do so in the course of their work.

You have the right to consult your file. You may also have information corrected if you demonstrate that it is inaccurate, incomplete, ambiguous or not useful. To do so, you must send a written request to the following address:

Privacy Officer, Desjardins Financial Security Life Assurance Company, 200, rue des Commandeurs, Lévis (Québec) G6V 6R2

### For residents of all Canadian provinces, excluding British Columbia:

DFS may send information on its promotions or offer new products to those whose names appear on its client list. DFS may also provide its client list to another component of the Desjardins Group for the same purposes. If you do not wish to receive these offers, you may have your name removed from the list. To do so, you must send a written request to the Privacy Officer at DFS.

### For residents of British Columbia:

DFS cannot use or communicate information contained in your file for commercial purposes without first receiving your written consent.

## PRE-AUTHORIZED CHEQUE PLAN AGREEMENT

1. In this Agreement "I", "me" and "my" refer to each Applicant who signs the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios Contract Application ("Application"). I authorize Desjardins Financial Security Life Assurance Company (Desjardins Financial Security) to debit my Financial Institution account in the amount and with the frequency indicated on the Application effective immediately.
2. I agree that my Financial Institution is not required to verify that any Pre-Authorized Cheque (P.A.C.) has been drawn in accordance with this Agreement, including the amount, frequency and fulfillment of purpose of any P.A.C.
3. I may dispute a Pre-Authorized Cheque (a "disputed P.A.C.") by providing a signed declaration to the Financial Institution under the following conditions:
  - i) an Agreement was never provided to Desjardins Financial Security;
  - ii) the P.A.C. was not drawn in accordance with this Agreement, including the failure of Desjardins Financial Security to provide me with prior notification in the case of variable amounts;
  - iii) this Agreement was cancelled; or
  - iv) the P.A.C. was posted to the wrong account due to invalid or incorrect information supplied by Desjardins Financial Security.

On receipt of a written declaration from me that condition i, ii, iii, or iv occurred, the Financial Institution will immediately reimburse me for any disputed P.A.C. up to 90 days after the date the disputed P.A.C. was posted to my account. I agree that after this 90 day period, I shall resolve any dispute that I may have concerning a pre-authorized cheque solely with Desjardins Financial Security.

4. I agree that delivery of this Agreement to Desjardins Financial Security constitutes delivery of it by me to the Financial Institution.
5. I represent and warrant that all persons whose signatures are required on the account have signed the Application.
6. The terms of this authorization may be changed by me by giving written notification to Desjardins Financial Security. Such notification must be received by Desjardins Financial Security at least 4 business days prior to my cheque due date.

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## Additional Information

### Documentation Requirements

In addition to a completed application, additional documentation is required as follows:

#### Registered Contracts

Retirement Income Fund (RIF)

- Copy of a Personalized Specimen Cheque

Locked-In Retirement Account (LIRA)

- Locked-In Retirement Account Endorsement – Form # 02274E

Life Income Fund (LIF)

- Life Income Fund Endorsement – Form # 02273E
- Spousal waiver (required in certain provinces – refer to provincial regulations).

#### Non Registered Contracts

In Trust outside Quebec

- Declaration In Trust for a Minor All Provinces Except Quebec – Form # 02262E

In Trust in Quebec

- Declaration in Trust for a Minor Quebec Only – Form # 02261E

Organization Name

- Copy of Company Resolution or Certificate of Incumbency
- Federal Business Number (Organizations in Quebec also require a Provincial Business Number).

#### Beneficiary Designation

If a list of beneficiaries is attached to the Contract Application, the list must be signed and dated by the Owner(s).

#### Systematic Plans

New requests or changes must be received by Desjardins Financial Security Life Assurance Company 5 business days before the start date.

#### Client Reporting

Daily Confirmations will be issued for purchases, inter-fund transfers and redemptions, excluding purchases or redemptions made via systematic plans.

A semi-annual Client Statement summarizing all transactions from January 1st to June 30th will be issued in mid-July.

An annual Client Statement summarizing all activity in the previous calendar year will be issued in late January.

#### Contacts

95 St Clair Avenue West, 8th floor  
Toronto, ON M4V 1N7

Phone: 1-888-729-3422

Fax: (416) 926-2907

E-Mail: [segregatedfundsclientservice@dfs.ca](mailto:segregatedfundsclientservice@dfs.ca)

Web Site: [www.dfs.ca](http://www.dfs.ca)



## Income, performance and diversification to carry out your retirement projects

- ✓ A guaranteed and predictable retirement income with the Guaranteed Minimum Withdrawal Benefit (GMWB)
  - Receive a specific amount of income, for a specific number of years<sup>1</sup>
  - Recover the full value of your Contract, at the time of selection of the GMWB, even if the Market Value falls to \$0
  - Take advantage of available GMWB income resets, every three years, according to market upturns
  - Have the flexibility of adjusting your GMWB Amount and duration
  - Have the option of adding the GMWB at any time, when you deem fit
  - Choose among 20 Guaranteed Investment Funds
  
- ✓ A choice of three distinct guarantees
  - **Guarantee 100/100 r**: your Deposits are 100% protected against market downturns + reimbursement of fees<sup>2</sup>
  - **Guarantee 75/100 i**: your estate is protected against cost of living increases
  - **Guarantee 75/75**: your Deposits grow at the cost of mutual funds
  
- ✓ A choice of diversified investment funds
  - 6 turnkey solutions for all investor types
  - 25 funds across all asset categories

### Even more...

- ✓ Eliminate estate settlement delays<sup>3</sup>
- ✓ Creditor protection<sup>4</sup>
- ✓ Assuris protection<sup>5</sup>

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

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<sup>1</sup> Provided that the maximum amount of withdrawals allowed by the GMWB is not exceeded.

<sup>2</sup> Every 10 years after making a Deposit, you will be reimbursed a portion of the fees paid for this guarantee, if the market value is equal or greater than the guaranteed value of your investments.

<sup>3</sup> Under current legislation, the Helios Contract states that the Death Benefit will be paid in accordance with the designation of the Contract Owner's beneficiary but since the circumstances surrounding the naming of a beneficiary can vary considerably and can be overridden by the Will of the Contract Owner, interested individuals should consult a lawyer or notary (as applicable) to analyse their particular situation.

<sup>4</sup> The unseizability rules are complex. Interested individuals should consult a lawyer or notary (as applicable) to analyse their particular situation.

<sup>5</sup> Your Helios Contract investments are protected by **Assuris** (assuris.ca) against the loss of guarantees in case the insurance company becomes insolvent.



## 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...

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 close to \$20 billion in assets, employs over 3,700 people, and assists its clients from offices in Vancouver, Calgary, Winnipeg, Toronto, Ottawa, Montreal, Quebec City, Levis, Halifax and St. John's.

Choosing Desjardins Financial Security is also choosing Desjardins Group, the largest integrated 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



Money working for people

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

[desjardinsfinancialsecurity.com/helios](http://desjardinsfinancialsecurity.com/helios)