

Contract Application

Tax-Free Savings Account (TFSA)



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



Money working for people

Life, health, retirement



Contract Application

Helios

Tax Free Savings Account (TFSA)

Client Number: _____

Plan Number: _____

1. Account Type

Client Name OR Intermediary/Nominee (Name): _____ Account No. _____

2. Source of Funds

Personal Cheque \$ _____

Transfer from a Desjardins Financial Security product \$ _____

Transfer from another financial institution \$ _____

Name of Institution

Name of Institution

Name of Institution

3. Holder Information

The **Holder** is the person who owns the Contract and is the Life Assured.

The **Holder** should be at least 18 years of age.

Title: Mr. Mrs. Miss Ms. Dr. Sex: M F Language Preference: English French

Holder Surname First Name Initial

Birth Date

Address

Occupation (Required by Federal Law)

City Province Postal Code

Residence Telephone Number

Social Insurance Number

Business Telephone Number

If you are a non-resident, you are permitted to transfer funds from an existing TFSA, however no further contributions will be allowed and no contribution room will accrue for any year you are a non-resident. You should notify DFS if there is a change in your residency status.

Are you a resident of Canada? Yes No

Does this Application replace any other life insurance/annuity policy now in force? No

Yes Give details and Policy No. _____

Verification of Identity: The undersigned agent or representative certifies that (s)he has verified the identity of the Holder, as required by Federal Law, by examining one of the following forms of identification. (Please provide document number):

Driver's Licence Number: _____

Passport Number: _____

Birth Certificate Number: _____

Place of Issue or Jurisdiction: _____

Indicate if you would like to receive financial reports. If no selection is made, these will not be sent to you.

Financial Reports: The financial reports are available on our Web site at www.desjardinsfinancialsecurity.com. If you would like a copy mailed to you, please indicate.

Please send me a copy of the annual audited Financial Reports of the Funds.

Please send me the unaudited semi-annual Financial Reports of the Funds. These instructions may be changed at any time.

4. Successor Holder

If you name your spouse or common-law partner as the Successor Holder, on your death, the Successor Holder acquires all the ownership rights including the unconditional right to revoke any beneficiary designation made by you. The Death Benefit can be transferred tax free to the Successor Holder's TFSA without any impact on their contribution room.

TFSA Successor Holder (spouse or common-law partner only)

Spouse/Common-law Partner's Surname First Name Initial

Birth Date

Social Insurance Number

5. Beneficiary Upon Death of Annuitant

The Successor Holder's rights will supercede the rights of the Beneficiary named in this section.

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

6. Optional Guarantees (choose one only)

Please ensure that Funds invested in the Contract are available for the GMWB or GLWB Optional Guarantee. If you withdraw more than the GMWB Maximum Amount OR the GLWB Maximum Amount, adjustments may be made to the Protected Value. Refer to the Contract and Information Folder for more information. The Gross amount is the Net amount plus any applicable fees.

Guaranteed Minimum Withdrawal Benefit (GMWB)

Please add the **Guaranteed 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.

Exercise Date: the date the GMWB is added to my Contract OR Please defer the selection of the Exercise Date until further notice
(If no selection is made, the Exercise Date will be the date the GMWB is added to the Contract)

Withdraw: _____% of the Protected Value per calendar year OR \$ _____ per calendar year per interval Gross OR Net (default is Net if no selection is made)

Start withdrawals on: The date the GMWB is added to my Contract OR

Payment Frequency – Annually Semi-Annually Quarterly Monthly Semi-Monthly Bi-Weekly Weekly

Please Provide a specimen cheque

Guaranteed Lifetime Withdrawal Benefit (GLWB)

Please add the **Guaranteed Lifetime Withdrawal Benefit (GLWB)** to my/our Contract. I/We understand that additional charges will apply as set out in the Contract and Information Folder.

Please defer withdrawals until further notice.

Withdraw: GLWB Maximum Amount OR \$ _____ per calendar year per interval Gross OR Net (default is Net if no selection is made)

Start withdrawals on: The date the GLWB is added to my Contract OR

Payment Frequency – Annually Semi-Annually Quarterly Monthly Semi-Monthly Bi-Weekly Weekly

Please Provide a specimen cheque

7. 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 or GLWB** in Section 6, please include the allocations in percentages for the funds from which you are withdrawing. Total must equal 100%.

Fund Number	DSC OR Sales Charge (%)	Deposit Amount	GMWB or GLWB %	PAC <input type="checkbox"/> DSC or Sales Charge _____ %		SWB Amount or %	Wire Order Number
				Amount	Interval Due Date		
		% \$	% \$		<input type="text" value="D D M M Y Y Y Y"/>		
		% \$	% \$		<input type="text" value="D D M M Y Y Y Y"/>		
		% \$	% \$		<input type="text" value="D D M M Y Y Y Y"/>		
		% \$	% \$		<input type="text" value="D D M M Y Y Y Y"/>		
		% \$	% \$		<input type="text" value="D D M M Y Y Y Y"/>		

PAC Intervals: A – Annually SA – Semi Annually Q – Quarterly M – Monthly SM – Semi Monthly BW – Bi-Weekly W – Weekly
For PAC a Specimen Cheque must be Attached

8. Systematic Withdrawal Program (SWP)

If you have completed Section 6, do not complete this section. The Gross amount is the Net amount plus any applicable fees.

Frequency and Payment Date – Annually Semi-Annually Quarterly Monthly Semi-Monthly Bi-Weekly Weekly

These payments will be deposited directly into your bank account. Commencement Date: Please provide a Specimen Cheque

I/We choose: \$ _____ per interval. Indicate if Gross OR Net (default is Net if no selection is made)
 Annual Fee Waiver Amount

9. 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 Date

By signing here, the Representative confirms that (s)he is appropriately licensed, has disclosed any conflicts of interests and has thoroughly examined the Holder's needs for product suitability. The Representative also confirms that (s)he will receive compensation, if this Application is accepted by Desjardins Financial Security and may receive additional compensation in the future in the form of bonuses, trailers and conferences. The Representative also confirms that (s)he has examined the original and valid identity verification documentation and that (s)he has completed and attached the Third Party Determination Form if (s)he has reasonable grounds to suspect the Holder is acting on behalf of a third party.

10. 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 _____

Holder Signature _____ Witness Signature _____

11. Your Signature

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

Signed at _____ Date _____

Holder Signature _____ Witness Signature _____

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.

Tax Free Saving Account (TFSA)

DFS is requested to file an election with the Minister of National Revenue to register this Contract as a TFSA under section 146.2 of the *Tax Act*.

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 Holder who signs the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios Contract Application ("Application").
2. 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.
3. 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.
4. 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.

5. I agree that delivery of this Agreement to Desjardins Financial Security constitutes delivery of it by me to the Financial Institution.
6. I represent and warrant that all persons whose signatures are required on the account have signed the Application.
7. 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.

Fund Names	available for GLWB/ GMWB	HELIOS CONTRACT								
		Series 5-C Back End Load 6 Year			Series 5-B Low Load 3 Year			Series 5-A Negotiable Fee Option		
		75/75	75/100 i	100/100 r	75/75	75/100 i	100/100 r	75/75	75/100 i	100/100 r
Addenda Capital Inc.										
DFS GIF – Canadian Bond – Addenda	✓	S705	M705	L705	S700	M700	L700	S709	M709	L709
AllianceBernstein										
DFS GIF – Global Equity – AllianceBernstein	✓	S775	M775	L775	S770	M770	L770	S779	M779	L779
DFS GIF – International Equity – AllianceBernstein		S405	M405	L405	S400	M400	L400	S409	M409	L409
DFS GIF – European Equity – AllianceBernstein		S655	M655	L655	S650	M650	L650	S659	M659	L659
Bissett Investment Management										
DFS GIF – Canadian Balanced – Bissett	✓	S755	M755	L755	S750	M750	L750	S759	M759	L759
DFS GIF – Dividend Income – Bissett	✓	S715	M715	L715	S710	M710	L710	S719	M719	L719
DFS GIF – Canadian Equity – Bissett		S725	M725	L725	S720	M720	L720	S729	M729	L729
DFS GIF – Small Cap – Bissett		S735	M735	L735	S730	M730	L730	S739	M739	L739
Fiera Capital Inc.										
DFS GIF – Money Market	✓	S555	M555	L555	S550	M550	L550	S559	M559	L559
DFS GIF – Income – Fiera	✓	S525	M525	L525	S520	M520	L520	S529	M529	L529
DFS GIF – Canadian Balanced – Fiera	✓	S495	M495	L495	S490	M490	L490	S499	M499	L499
DFS GIF – Canadian Dividend – Fiera	✓	S485	M485	L485	S480	M480	L480	S489	M489	L489
DFS GIF – Canadian Equity – Fiera		S465	M465	L465	S460	M460	L460	S469	M469	L469
DFS GIF – North American Small Company – Fiera		S425	M425	L425	S420	M420	L420	S429	M429	L429
Fidelity Investments Canada Limited										
DFS GIF – Canadian Balanced – Fidelity	✓	S245	M245	L245	S240	M240	L240	S249	M249	L249
DFS GIF – Global – Fidelity	✓	S225	M225	L225	S220	M220	L220	S229	M229	L229
DFS GIF – Canadian Equity – Fidelity True North®		S255	M255	L255	S250	M250	L250	S259	M259	L259
Jarislowsky Fraser Limited										
DFS GIF – Global Balanced – Jarislowsky Fraser	✓	S205	M205	L205	S200	M200	L200	S209	M209	L209
DFS GIF – Canadian Equity – Jarislowsky Fraser	✓	S235	M235	L235	S230	M230	L230	S239	M239	L239
McLean Budden Limited										
DFS GIF – Balanced Growth – McLean Budden	✓	S815	M815	L815	S810	M810	L810	S819	M819	L819
DFS GIF – Canadian Equity Growth – McLean Budden		S835	M835	L835	S830	M830	L830	S839	M839	L839
DFS GIF – American Equity – McLean Budden		S845	M845	L845	S840	M840	L840	S849	M849	L849
Multi-managers										
DFS GIF – Global High Income – Multi-managers	✓	S445	M445	L445	S440	M440	L440	S449	M449	L449
Northwest Mutual Funds Inc.										
DFS GIF – Growth and Income – Northwest	✓	S585	M585	L585	S580	M580	L580	S589	M589	L589
DFS GIF – Specialty Growth – Northwest		S575	M575	L575	S570	M570	L570	S579	M579	L579
DFS GIF – Specialty Equity – Northwest		S595	M595	L595	S590	M590	L590	S599	M599	L599
Portfolio of Funds										
DFS GIF – Diversified Income – Quotential	✓	S355	M355	L355	S350	M350	L350	S359	M359	L359
DFS GIF – Balanced Income – Quotential	✓	S345	M345	L345	S340	M340	L340	S349	M349	L349
DFS GIF – Balanced Growth – Quotential	✓	S365	M365	L365	S360	M360	L360	S369	M369	L369
DFS GIF – Balanced Growth – Northwest Quadrant	✓	S535	M535	L535	S530	M530	L530	S539	M539	L539
DFS GIF – Growth – Quotential	✓	S335	M335	L335	S330	M330	L330	S339	M339	L339
DFS GIF – Ultimate Equity – Multi-managers	✓	S545	M545	L545	S540	M540	L540	S549	M549	L549
UBS Global Asset Management (Canada) Co.										
DFS GIF – American Equity – UBS		S435	M435	L435	S430	M430	L430	S439	M439	L439

Fidelity True North® is a registered trademark of FMR Corp.



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...

Thank you for 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 \$22 billion in assets, employs nearly 3,900 people, and assists its clients from offices in Vancouver, Calgary, Winnipeg, Toronto, Ottawa, Montréal, Québec, Lévis, Halifax and St. John's.

Choosing Desjardins Financial Security is also 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 AA-
- Moody's Aa1
- Dominion Bond Rating Service AA

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.

desjardinsfinancialsecurity.com/helios

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Money working for people