

# Contract Application

## Tax-Free Savings Account (TFSA)



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



Cooperating in building the future

Life, health, retirement

Fund Names	Eligible Funds for the GLWB – Version 2	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	75/75	75/100 i	75/75	75/100 i
<b>Addenda Capital Inc.</b>							
DFS GIF – Canadian Bond – Addenda	✓	\$705	M705	\$700	M700	\$709	M709
<b>AllianceBernstein L.P.</b>							
DFS GIF – Global Equity – AllianceBernstein		\$775	M775	\$770	M770	\$779	M779
DFS GIF – International Equity – AllianceBernstein		\$405	M405	\$400	M400	\$409	M409
DFS GIF – European Equity – AllianceBernstein		\$655	M655	\$650	M650	\$659	M659
<b>Bissett Investment Management</b>							
DFS GIF – Canadian Balanced – Bissett	✓	\$755	M755	\$750	M750	\$759	M759
DFS GIF – Dividend Income – Bissett		\$715	M715	\$710	M710	\$719	M719
DFS GIF – Canadian Equity – Bissett		\$725	M725	\$720	M720	\$729	M729
DFS GIF – Small Cap – Bissett		\$735	M735	\$730	M730	\$739	M739
<b>CI Investments Inc.</b>							
DFS GIF – Canadian Balanced – CI Signature	✓	\$265	M265	\$260	M260	\$269	M269
<b>Fiera Capital Inc.</b>							
DFS GIF – Money Market	✓	\$555	M555	\$550	M550	\$559	M559
DFS GIF – Income – Fiera	✓	\$525	M525	\$520	M520	\$529	M529
DFS GIF – Canadian Balanced – Fiera	✓	\$495	M495	\$490	M490	\$499	M499
DFS GIF – Canadian Dividend – Fiera		\$485	M485	\$480	M480	\$489	M489
DFS GIF – Canadian Equity – Fiera		\$465	M465	\$460	M460	\$469	M469
DFS GIF – North American Small Company – Fiera		\$425	M425	\$420	M420	\$429	M429
<b>Fidelity Investments Canada ULC</b>							
DFS GIF – Canadian Balanced – Fidelity	✓	\$245	M245	\$240	M240	\$249	M249
DFS GIF – Global – Fidelity		\$225	M225	\$220	M220	\$229	M229
DFS GIF – Canadian Equity – Fidelity True North®		\$255	M255	\$250	M250	\$259	M259
<b>Jarislowsky Fraser Limited</b>							
DFS GIF – Global Balanced – Jarislowsky Fraser	✓	\$205	M205	\$200	M200	\$209	M209
DFS GIF – Canadian Equity – Jarislowsky Fraser		\$235	M235	\$230	M230	\$239	M239
<b>McLean Budden Limited</b>							
DFS GIF – Balanced Growth – McLean Budden	✓	\$815	M815	\$810	M810	\$819	M819
DFS GIF – Canadian Equity Growth – McLean Budden		\$835	M835	\$830	M830	\$839	M839
DFS GIF – American Equity – McLean Budden		\$845	M845	\$840	M840	\$849	M849
<b>Multi-managers</b>							
DFS GIF – Global High Income – Multi-managers		\$445	M445	\$440	M440	\$449	M449
<b>Northwest &amp; Ethical Investments L.P.</b>							
DFS GIF – Growth and Income – Northwest	✓	\$585	M585	\$580	M580	\$589	M589
DFS GIF – Balanced – Ethical	✓	\$275	M275	\$270	M270	\$279	M279
DFS GIF – Specialty Growth – Northwest		\$575	M575	\$570	M570	\$579	M579
DFS GIF – Specialty Equity – Northwest		\$595	M595	\$590	M590	\$599	M599
<b>Portfolio of Funds</b>							
DFS GIF – Diversified Income – Quotential	✓	\$355	M355	\$350	M350	\$359	M359
DFS GIF – Balanced Income – Quotential	✓	\$345	M345	\$340	M340	\$349	M349
DFS GIF – Balanced Growth – Quotential	✓	\$365	M365	\$360	M360	\$369	M369
DFS GIF – Global Growth – Northwest Select	✓	\$535	M535	\$530	M530	\$539	M539
DFS GIF – Growth – Quotential		\$335	M335	\$330	M330	\$339	M339
DFS GIF – Ultimate Equity – Multi-managers		\$545	M545	\$540	M540	\$549	M549
<b>UBS Global Asset Management (Canada) Co.</b>							
DFS GIF – American Equity – UBS		\$435	M435	\$430	M430	\$439	M439

	INITIALS	DATE
INPUT BY		
VERIFIED BY		
SECOND CHECK BY		

Desjardins Financial Security Use Only

Client Number: \_\_\_\_\_

Plan Number: \_\_\_\_\_

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## Contract Application

### Helios

## Tax Free Savings Account (TFSA)

### 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 \_\_\_\_\_

D	D	M	M	Y	Y	Y	Y
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 Birth Date

Address \_\_\_\_\_

Occupation (Required by Federal Law) \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Residence Telephone Number \_\_\_\_\_

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 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: \_\_\_\_\_

 Provincial Health Card: \_\_\_\_\_  
*(prohibited in Ontario, Manitoba and PEI)*

 Place of Issue or Jurisdiction of Identity document: \_\_\_\_\_  
*(mandatory)*

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](http://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. Beneficiary Upon Death of Annuitant

If you name your spouse or common-law partner as the Beneficiary, the Death Benefit can be transferred tax free to the spouse or common-law partner's TFSA plan without any impact on their contribution room.

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
_____	_____	_____	_____



**PRE-AUTHORIZED DEBIT AGREEMENT  
PAYOR'S PAD AUTHORIZATION****1. Account Holder Name  
and Account Number**

Account Holder(s) Surname	First Name	Telephone Number
Address		
City	Province	Postal Code
Name of the Financial Institution where the Account is located		Number of institution
Transit number	Account Number (with check digit)	

**2. Authorization of  
Withdrawal**

I authorize Desjardins Financial Security (DFS) to make pre-authorized debits (PAD) from my account with the financial institution indicated above, at the following interval:

Weekly  Bi-Weekly  Semi-Monthly  Monthly  Quarterly  Semi-Annually  Annually

Each withdrawal will correspond to a fixed amount of \$\_\_\_\_\_ to be deposited into my Guaranteed Investment Fund Contract which together constitutes a personal/individual PAD.

**Waiver:**

**I agree to waive any written notice before the first debit is made or when any change is made to the above debit.**

**Change or cancellation:**

I shall inform DFS, in a timely manner, of any changes to this Agreement.

I may revoke my authorization at any time, with a notice of 10 days. To obtain a copy of my cancellation form or for more information on my right to cancel a PAD Agreement, I may consult with my financial institution or visit the Canadian Payments Association Web site at [www.cdnpay.ca](http://www.cdnpay.ca). I agree to release the financial institution of all liability if the revocation is not respected, except in the case of gross negligence by the financial institution.

I confirm that all the people whose signatures are necessary for the operation of the account mentioned above have signed this authorization.

**3. Reimbursement**

I have certain rights of recourse if a debit does not comply with the terms of this Agreement. For example, I have the right to receive reimbursement for any PAD that is not authorized or that is not compatible with the terms of this PAD Agreement. For more information on my rights of recourse, I may consult with my financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).

I understand that these types of requests are to be made to my financial institution following the procedure it will provide me.

**4. Consent for  
Disclosure of  
Information**

I agree that the information in my application for pre-authorized debit authorization will be shared with the financial institution, insofar as the disclosure of this information is directly related to and necessary for the proper application of the rules applicable for pre-authorized debits.

**5. Signature of Account  
Holder(s)**

Signature of Account Holder	Date
Signature of a Second Account Holder (Only if two signatures are required)	Date

**Important: Attach a personal cheque marked "VOID" to avoid errors in transcription. If you change your account or financial institution, please advise the payee organization.**

## **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.

### **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 *Income 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.



## 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 (GIF)...

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 \$22.8 billion in assets, employs 3,800 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



Cooperating in building the future

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

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

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