

IMPORTANT Rates are presented for illustrative purposes only and do not represent a guarantee of the capital gains or losses that will be allocated to contract owners on their tax slips. Although the rates presented are not estimates, they may not provide an accurate representation of a contract owner's situation, particularly if the contract owner made surrenders/withdrawals during the year (including surrenders/withdrawals performed by us to cover additional fees related to certain guarantees).

Name of fund	Series 3 (Millennia III Contract - Classic and New Era)		
	Tax impacts as a percentage of the December 31, 2024 market value		
	Interest and Dividend Income	Realized Capital Gains	Realized Capital Losses
DFS GIF – Conservative			
DFS GIF – Moderate			
DFS GIF – Balanced			
DFS GIF – Growth			
DFS GIF – Maximum Growth			
DFS GIF – 100% Equity			
DFS GIF – Conservative – Desjardins Sustainable			
DFS GIF – Moderate – Desjardins Sustainable			
DFS GIF – Balanced – Desjardins Sustainable			
DFS GIF – Growth – Desjardins Sustainable			
DFS GIF – Maximum Growth – Desjardins Sustainable			
DFS GIF – 100% Equity – Desjardins Sustainable			
DFS GIF – Conservative – Desjardins Wise ETF			
DFS GIF – Moderate – Desjardins Wise ETF			
DFS GIF – Balanced – Desjardins Wise ETF			
DFS GIF – Growth – Desjardins Wise ETF			
DFS GIF – Maximum Growth – Desjardins Wise ETF			
DFS GIF – 100% Equity – Desjardins Wise ETF			
DFS GIF – Money Market	1.91%	2.54%	0.00%*
DFS GIF – Canadian Bond	1.07%	0.00%	0.00%*
DFS GIF – Global Tactical Bond – Desjardins			
DFS GIF – Diversified Income – Franklin Quotential	0.28%	0.36%	0.00%
DFS GIF – Balanced Income – Franklin Quotential	0.00%	0.03%	0.00%
DFS GIF – Canadian Balanced – Fidelity	0.00%	1.65%	0.00%
DFS GIF – U.S. Monthly Income – Fidelity			
DFS GIF – Global Balanced – Desjardins Sustainable			
DFS GIF – Global Balanced – Jarislowsky Fraser	0.00%	3.00%	0.00%*
DFS GIF – Canadian Balanced – Fiera Capital	0.00%	2.29%	-0.32%
DFS GIF – Balanced Growth – Franklin Quotential	0.00%	0.14%	0.00%
DFS GIF – Canadian Asset Allocation – CI			
DFS GIF – Canadian Balanced – CI			
DFS GIF – Canadian Income and Growth – CI			
DFS GIF – Global Balanced Growth – Desjardins			
DFS GIF – Growth and Income – NEI	0.00%	4.07%	-0.32%
DFS GIF – Growth RS – NEI Select	0.00%	0.00%*	0.00%*
DFS GIF – Growth – Franklin Quotential	0.00%	1.14%	0.00%
DFS GIF – Dividend Balanced – Desjardins	0.00%	2.93%	0.00%
DFS GIF – Canadian Dividend – NEI			
DFS GIF – Canadian Equity – Desjardins	0.00%	6.13%	0.00%*
DFS GIF – Canadian Equity – Jarislowsky Fraser	0.00%	8.23%	0.00%*
DFS GIF – Canadian Equity – Fidelity True North®	0.00%	1.10%	0.00%
DFS GIF – Canadian Equity – Franklin ClearBridge	0.00%	2.44%	0.00%
DFS GIF – Canadian Small Cap Equity – NEI	0.00%	2.66%	0.00%*
DFS GIF – Small Cap – Franklin ClearBridge	0.00%	0.00%	-0.39%
DFS GIF – American Equity – MFS	0.00%	11.17%	0.00%*
DFS GIF – American Equity Value – Desjardins	0.00%	4.33%	0.00%
DFS GIF – Global Dividend – Desjardins			
DFS GIF – Global Equity – Desjardins			
DFS GIF – Global Equity – MFS	0.00%	6.47%	-0.01%
DFS GIF – Global Equity Growth – Desjardins			
DFS GIF – International Equity – MFS	0.00%	6.62%	0.00%
DFS GIF – International Equity Growth – Desjardins			

* Realized capital gains and losses have been fully allocated to contract owners who made redemptions/withdrawals during the year 2024.