

December 2022

Important Notice

DFS GIF – 100% Equity – Temporary Change to the Targeted Top Ten Investments

For reasons beyond our control, our new DFS GIF – 100% Equity investment solution, offered since November 28, 2022, does not at this time invest in the BlackRock CDN US Equity Index Fund like it was targeted for its launch (as indicated in the fund facts of the DFS GIF – 100% Equity). The investment solution is instead temporarily investing in the Desjardins American Equity Value Fund which, like the BlackRock CDN US Equity Index Fund, primarily invests in the securities of large capitalization American companies.

As soon as it is possible, this fund will be replaced by the BlackRock CDN US Equity Index Fund.

This change has no impact on your contract, fees or guarantees. However, we remind you that the value of any amount allocated to a guaranteed investment fund may increase or decrease depending on the underlying investments of this fund.