

Fund Facts

Imperial Growth Plan – Series IGP

The individual Fund Facts give you an idea of what each Fund invests in, how it has performed and what fees or charges may apply.

We show performance data for our Funds, which include tables, charts and graphs that are intended to help you understand each Fund's financial performance since inception.

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For more information

This summary may not contain all the information you need. Please read your Contract. You may also contact us at:

Desjardins Financial Security
 1 Complexe Desjardins, P.O. Box 9000, Montreal, Quebec, H5B 1H5
 desjardinslifeinsurance.com
 gifclientservice@dfs.ca
 1-888-729-3422

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DFS stands for Desjardins Financial Security.

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

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DFS GIF – MONEY MARKET

Financial Information as at December 31, 2015

2. Quick Facts

Inception Date: Fund: November 15, 1995
 Series IGP: November 7, 2014
 Total Value for Series IGP (000's): 1,706
 Net Asset Value per Unit for Series IGP: 9.96
 Number of Units Outstanding for Series IGP (000's): 171

Management Expense Ratio (MER): 1.66%
 Portfolio Manager: Desjardins Global Asset Management
 Portfolio Turnover Rate for Series IGP: 27.15
 Minimum Deposit: \$500

3. What does this Fund invest in?

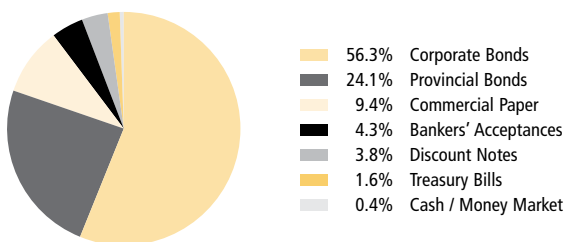
This Fund invests in the DGIA Money Market Fund. The underlying fund invests in Canadian treasury bills and bankers acceptances.

Top ten investments of the underlying fund

Daimler Canada Finance, 2.23%, April 18, 2016	9.2%
Bank of Montreal, Floating Rate, April 10, 2017	8.2%
OMERS Realty Corporation, 4.75%, May 5, 2016	6.9%
Province of Quebec, Stripped, January 16, 2017	5.6%
Scotiabank, 2.74%, December 1, 2016	5.5%
Royal Bank of Canada, 2.68%, December 8, 2016	5.5%
Manufacturers Life Insurance Company, Floating Rate, November 18, 2021	5.5%
National Bank of Canada, 3.58%, April 26, 2016	5.1%
Gaz Métro, Notes, January 22, 2016	4.9%
Lower Mattagami Energy, Notes, January 8, 2016	4.6%
TOTAL	61%

TOTAL INVESTMENTS: 38

Investment Allocation as at December 31, 2015



4. How has the Fund performed?

This section tells you how the Fund has performed over the past 10 years for a Contract Owner who chose Series IGP. The performance shown below for the years 2006 to 2014 is for the Series 1. That Series is not available under this Contract.

Returns are after the MER has been deducted. The returns for the Fund for Series IGP will vary due to a difference in the MER.

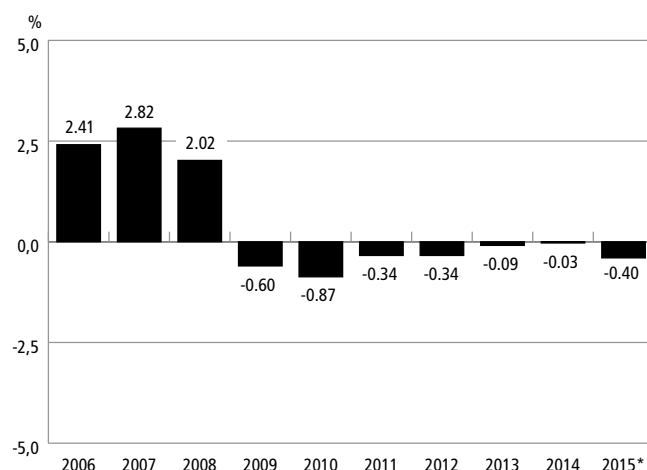
It's important to note that this doesn't tell you how the Fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A Contract Owner who deposited \$1,000 in the Fund on November 15, 1995 now has \$996. This works out to an average of -0.4% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years for a Contract Owner who chose Series 1 (2006 to 2014) or Series IGP. Over the past 10 years, the Fund was up in value 3 years and down in value 7 years of the 10.



* Return is for a partial year from date first offered for sale.

5. How risky is it?

The value of your Deposit can go down.

Very Low	Low	Low to moderate	Moderate	Moderate to high	High
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6. Are there any guarantees?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect a Contract Owner's Deposit if markets go down. (The MER includes the insurance cost for the guarantees.) For details please refer to your Contract.

7. Who is this Fund for?

This Fund may be right for a person seeking liquidity and security of capital.

8. How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Units of the Fund.

A. Sales Charges

What you pay	How it works
Up to 5% of the amount of your premium	<ul style="list-style-type: none"> The initial sales charge is deducted from your premium payment. When you make a premium payment, DFS pays your advisor a gross commission of 4.5%.

B. Ongoing Fund Fees

The MER includes the Investment Management Fee and operating expenses of the Fund as well as the insurance cost for the guarantee. You don't pay these expenses directly. For more details about how the guarantees work, please refer to the Information Folder.

C. Trailing Commission

DFS pays your advisor a trailing commission for as long as you own units of the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the Investment Management Fee:

- 0.50% of the value of your premium payments each year.

D. Other Fees

There are no other fees that apply to the Imperial Growth Plan.

9. What if I change my mind?

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1. DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY – IMPERIAL GROWTH PLAN DFS GIF – CANADIAN EQUITY – FIERA CAPITAL

Financial Information as at December 31, 2015

2. Quick Facts

Inception Date: Fund: November 15, 1995
Series IGP: November 7, 2014
Total Value for Series IGP (000's): 3,225
Net Asset Value per Unit for Series IGP: 9.50
Number of Units Outstanding for Series IGP: (000's): 340

Management Expense Ratio (MER): 2.22%
Portfolio Manager: Fiera Capital Corporation
Portfolio Turnover Rate for Series IGP: 104.48
Minimum Deposit: \$500

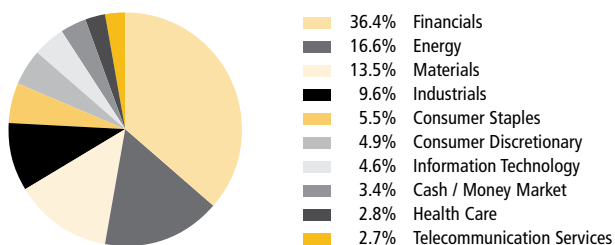
3. What does this Fund invest in?

This Fund invests primarily in equity from medium and large Canadian companies.

Top ten investments	
Royal Bank of Canada	8.5%
Toronto-Dominion Bank	7.6%
Scotiabank	6.0%
Canadian National Railway Company	5.4%
Enbridge	5.2%
Manulife Financial Corporation	4.9%
CGI Group	4.6%
Loblaw Companies	3.4%
Gildan Activewear	3.4%
CCL Industries	2.8%
TOTAL	51.8%

TOTAL INVESTMENTS: 38

Investment Allocation as at December 31, 2015



4. How has the Fund performed?

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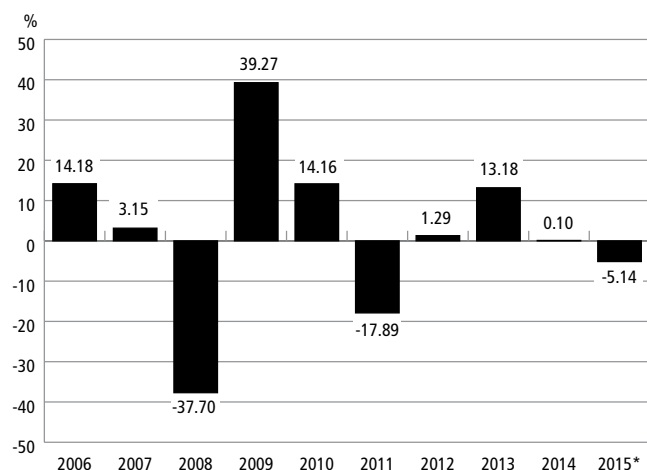
It's important to note that this doesn't tell you how the Fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A Contract Owner who deposited \$1,000 in the Fund on November 15, 1995 now has \$950. This works out to an average of -4.4% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years for a Contract Owner who chose Series 1 (2006 to 2014) or Series IGP. Over the past 10 years, the Fund was up in value 7 years and down in value 3 years of the 10.



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6. Are there any guarantees?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect a Contract Owner's Deposit if markets go down. (The MER includes the insurance cost for the guarantees.) For details please refer to your Contract.

7. Who is this Fund for?

This Fund may be right for a person seeking long-term capital growth. Since the Fund invests in equities, changes in market conditions can cause its market value to increase or decrease in a short period of time.

8. How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Units of the Fund.

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D. Other Fees

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