

Guarantee Advantage®

Market-Linked Term Investments

Features table

December 2018 campaign

Initial Date for Deposits: **September 22, 2018**

Deadline for Deposits: **November 23, 2018**

Return options

	Term of 3 years and 2 days	Term of 4 years and 2 days	Term of 5 years and 2 days							
	Global Diversified	Global Diversified	Global Diversified			Canadian Diversified			Consumer Staples	Global Financials
			\$500 - \$24,999	\$25 000 - \$249,999	\$250,000 +	\$500 - \$24,999	\$25 000 - \$249,999	\$250,000+		
Univeris product code¹	GAV45	GAV46	GAV47	GAW01	GAY01	GAG23	GAQ05	GAU05	GAB39	GA021
Initial Date	Dec. 11, 2018	Dec. 11, 2018	Dec. 11, 2018	Dec. 11, 2018	Dec. 11, 2018	Dec. 11, 2018	Dec. 11, 2018	Dec. 11, 2018	Dec. 11, 2018	Dec. 11, 2018
Maturity Date	Dec. 13, 2021	Dec. 13, 2022	Dec. 13, 2023	Dec. 13, 2023	Dec. 13, 2023	Dec. 13, 2023	Dec. 13, 2023	Dec. 13, 2023	Dec. 13, 2023	Dec. 13, 2023
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 13 (0 – 4.16)	0 – 25 0 – 5.74	0 – 55 (0 – 9.16)	0 – 55 (0 – 9.16)	0 – 55 (0 – 9.16)	0-unlimited (0 – unlimited)	0-unlimited (0 – unlimited)	0-unlimited (0 – unlimited)	5 – 21 (0.98 – 3.89)	0 – 55 (0 – 9.16)
Participation rate	100%	100%	100%	110%	120%	100%	110%	120%	100%	100%

Baskets of Securities

Global Diversified	Canadian Diversified	Consumer Staples	Global Financials
<ul style="list-style-type: none"> • Aflac Inc. • BCE Inc. • Bouygues SA • Burberry Group PLC • Canadian Tire Corp. Ltd. • Cisco Systems Inc. • Essilor International Cie Générale d'Optique SA • Fortis Inc. • Givaudan SA • NTT Docomo Inc. • Paychex Inc. • Phillips 66 • Procter & Gamble Co. • Public Storage • Roche Holding AG • Siemens AG • Sun Life Financial Inc. • TD Bank Group • Thomson Reuters Corp. • Wesfarmers Ltd. 	<ul style="list-style-type: none"> • Brookfield Renewable Partners LP • Canadian Pacific Railway Ltd. • Canadian Tire Corp. Ltd. • Canadian Utilities Ltd. • CIBC Bank • Great-West Lifeco Inc. • Saputo Inc. • Shaw Communications Inc. • Telus Corp. • Thomson Reuters Corp. 	<ul style="list-style-type: none"> • Colgate-Palmolive Co. • Danone SA • Hershey Co. • L'Oreal SA • Nestlé SA • PepsiCo Inc. • Procter & Gamble Co. • Reckitt Benckiser Group PLC • Saputo Inc. • Unilever NV 	<ul style="list-style-type: none"> • Allianz SE • Australia & New Zealand Banking Group Ltd. • Banco Santander SA • Bank of Montreal • Bank of Nova Scotia • CIBC Bank • Commonwealth Bank of Australia • Investor AB • JP Morgan Chase & Co. • Legal & General Group PLC • Muenchener Rueckver • National Australia Bank Ltd. • National Bank of Canada • Power Corporation of Canada • Swedbank AB • Swiss Re AG • Toronto-Dominion Bank • Wells Fargo & Co. • Westpac Banking Corp. • Zurich Insurance Group AG

¹ Univeris product codes for SFL Insurance and Desjardins Independent Network Insurance Agency representatives' use only.

Desjardins Insurance does not directly hold the securities in these baskets. The yield does not take into account the payment of dividends or distributions on shares or other securities included in the basket of securities. The return at maturity is multiplied by the Participation Rate.

Features

Minimum Deposit¹	\$500. Deposits are accepted up to the Annuitant's 95th Birthday.
Eligible plans^{2,3}	RRSPs, RRIFs, LIRAs, LIFs, TFSA and non-registered plans
Surrender option	The Initial Deposit may be surrendered or transferred in full or in part at any time. Surrender Value = Current Value – [(compound interest rate on Deposit with similar remaining term + 1.5%) × number of years to maturity remaining × Current Value]. The Surrender Value cannot be greater than the Initial Deposit.
Death Benefit guarantee	The Death Benefit amount is equal to 100% of the Initial Deposit.
Interest on Deposits made before an Initial Date	Interest rate of the special Daily Interest Investment: 1%
Management fees	No fees
Participation rate	100%. Canadian Diversified and Global Diversified baskets (term of 5 years and 2 days): Deposits of \$25,000 – \$249,999: 110%; Deposits of \$250,000 or more: 120%.
Assuris protection	Yes
Creditor protection⁴	When a "preferred" Beneficiary or an irrevocable Beneficiary is named.

Specific Business Days

Specific Business Days are used to calculate the investment rate of return.

Term of 3 years and 2 days	Term of 4 years and 2 days	Term of 5 years and 2 days			
Global Diversified	Global Diversified	Global Diversified	Canadian Diversified	Consumer Staples	Global Financials
October 7, 2021	October 7, 2022	October 11, 2023	October 5, 2023	October 11, 2023	October 11, 2023
November 8, 2021	November 7, 2022	November 7, 2023	November 6, 2023	November 7, 2023	November 7, 2023
December 7, 2021	December 7, 2022	December 7, 2023	December 5, 2023	December 7, 2023	December 7, 2023

¹ All Deposits are initially invested in the special Daily Interest Fund pending their investment on the next issue date. The sum accumulated on this date, called the Initial Date, constitutes the Initial Deposit and is invested in **Guarantee Advantage**[®] if the minimum Deposit is met. The maturity date of a Pre-Authorized Debit Agreement (PAD) depends on the Initial Date and term.

² Eligible for LIFs only under Quebec law.

³ No periodic payments for a RRIF or a LIF. Your representative can show you how to generate RRIF income by allocating funds between **Guarantee Advantage**[®] and a redeemable term investment.

⁴ This is for your information only and does not constitute a legal opinion. The exemption from seizure rules can differ by province and can be very complex. Contracts are subject to seizure if it can be proven that the plan was set up to avoid paying off a debt or if the Owner goes bankrupt within one year of designating a Beneficiary. We recommend that you contact a lawyer or notary to review your specific situation.

The information contained herein is subject to change without notice. Desjardins Insurance reserves the right to suspend Deposits in **Guarantee Advantage**[®] for the December 2018 campaign or to postpone the Initial Date.



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

*Registered trademark owned by Desjardins Financial Security Life Assurance Company



This document is printed on Rolland Enviro paper.