

# Guarantee Advantage<sup>®</sup>

## Market-Linked Term Investments

## Features table

October 2022 campaign

Initial Date for Deposits: **July 23, 2022**

Deadline for Deposits: **September 23, 2022**

### Return options

	Term of 2 years and 2 days	Term of 3 years and 2 days			Term of 4 years and 2 days	Term of 5 years and 2 days			
	Global Opportunities	Global Opportunities			Global Opportunities	ESG Global Diversified	Global Diversified		
		\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +			\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +
<b>Initial Date</b>	October 5, 2022	October 5, 2022	October 5, 2022	October 5, 2022	October 5, 2022	October 5, 2022	October 5, 2022	October 5, 2022	October 5, 2022
<b>Maturity Date</b>	October 7, 2024	October 7, 2025	October 7, 2025	October 7, 2025	October 7, 2026	October 7, 2027	October 7, 2027	October 7, 2027	October 7, 2027
<b>Return (%)</b> guaranteed minimum – potential maximum (Annual return (%))	<b>0 – 19.8**</b> (0 – 9.45**)	<b>0 – 34.8**</b> (0 – 10.47**)	<b>0 – 37.7***</b> (0 – 11.25***)	<b>0 – 40.6****</b> (0 – 12.03****)	<b>0 – 70.2**</b> (0 – 14.22**)	<b>0 – 66**</b> (0 – 10.67**)	<b>0 – 66**</b> (0 – 10.67**)	<b>0 – 71.5***</b> (0 – 11.39***)	<b>0 – 77****</b> (0 – 12.1****)
<b>Participation rate</b>	120%	120%	130%	140%	120%	120%	120%	130%	140%

	Term of 5 years and 2 days				
	Consumer Staples	Global Financials	Global Opportunities		
			\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +
<b>Initial Date</b>	October 5, 2022	October 5, 2022	October 5, 2022	October 5, 2022	October 5, 2022
<b>Maturity Date</b>	October 7, 2027	October 7, 2027	October 7, 2027	October 7, 2027	October 7, 2027
<b>Return (%)</b> guaranteed minimum – potential maximum (Annual return (%))	<b>12 – 42</b> (2.29 – 7.26)	<b>0 – 37.5*****</b> (0 – 6.58*****)	<b>0 – unlimited**</b> (0 – unlimited**)	<b>0 – unlimited***</b> (0 – unlimited***)	<b>0 – unlimited****</b> (0 – unlimited****)
<b>Participation rate</b>	100%	300%	120%	130%	140%

\* Return includes a Participation Rate of 110%.  
 \*\* Return includes a Participation Rate of 120%.  
 \*\*\* Return includes a Participation Rate of 130%.  
 \*\*\*\* Return includes a Participation Rate of 140%.  
 \*\*\*\*\* Return includes a Participation Rate of 300%.

## Baskets of Securities

### Consumer Staples

- Coca-Cola Co/The
- Danone SA
- General Mills Inc.
- Kao Corp.
- Koninklijke Ahold Delhaize NV
- Loblaw Cos Ltd.
- Nestlé SA
- Procter & Gamble Co./The
- Tesco PLC
- Unilever PLC

### ESG Global Diversified

- Alstom SA
- CGI Inc.
- Denso Corp.
- Deutsche Post AG
- Eisai Co. Ltd.
- First Solar Inc.
- Goodman Group
- Healthpeak Properties Inc.
- Hewlett Packard Enterprise Co.
- Magna International Inc.
- Microsoft Corp.
- Mowi ASA
- Orsted AS
- Red Electrica Corp SA
- Schneider Electric SE
- Sekisui House Ltd.
- Terna SPA
- Texas Instruments Inc.
- UPM-Kymmene Oyj
- Vonovia SE

### Global Diversified

- Abbott Laboratories
- Allianz SE
- BCE Inc.
- BNP Paribas SA
- Canadian National Railway Co.
- Hewlett Packard Enterprise Co.
- Iberdrola SA
- Intel Corp.
- Koninklijke Philips NV
- Manulife Financial Corp.
- McDonald's Corp.
- Nestlé SA
- Nintendo Co. Ltd.
- Restaurant Brands International Inc.
- Rio Tinto Ltd.
- Sanofi
- Siemens AG
- Swisscom AG
- Wesfarmers Ltd.
- Wolters Kluwer NV

### Global Financials

- Allianz SE
- American Express Co.
- AXA SA
- Bank of New York Mellon Corp./The
- Bank of Nova Scotia/The
- BNP Paribas SA
- Canadian Imperial Bank of Commerce
- Charles Schwab Corp./The
- HSBC Holdings PLC
- ING Groep NV
- Lloyds Banking Group PLC
- Muenchener Rueckversicherungs AG
- National Australia Bank Ltd.
- National Bank of Canada
- Power Corporation of Canada
- Progressive Corp./The
- Sampo Oyj
- Sun Life Financial Inc.
- Swiss Re AG
- UBS Group AG

### Global Opportunities

- Algonquin Power & Utilities Corp.
- Canadian Imperial Bank of Commerce
- Danone SA
- Denso Corp.
- Deutsche Post AG
- Gilead Sciences Inc.
- Iberdrola SA
- KDDI Corp.
- Manulife Financial Corp.
- McDonald's Corp.
- Nintendo Co. Ltd.
- Rio Tinto Ltd.
- Roche Holding AG
- Sanofi
- Swisscom AG
- TELUS Corp.
- Thomson Reuters Corp.
- Toronto-Dominion Bank/The
- Unilever PLC
- Zurich Insurance Group AG

## Features

<b>Minimum Deposit<sup>1</sup></b>	\$500. Deposits are accepted up to the Annuitant's 95 <sup>th</sup> Birthday.
<b>Eligible plans<sup>2,3</sup></b>	RRSPs, RRIFs, LIRAs, LIFs, TFSA and non-registered plans
<b>Surrender option</b>	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.
<b>Death Benefit guarantee</b>	The Death Benefit amount is equal to 100% of the Initial Deposit.
<b>Interest on Deposits made before an Initial Date</b>	Interest rate of the special Daily Interest Investment: 1%
<b>Management fees</b>	No fees
<b>Assuris protection</b>	Yes
<b>Creditor protection<sup>4</sup></b>	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 2 years and 2 days	Term of 3 years and 2 days	Term of 4 years and 2 days	Term of 5 years and 2 days
Global Opportunities	Global Opportunities	Global Opportunities	Consumer Staples Global Diversified ESG Global Diversified Global Financials Global Opportunities
August 6, 2024	August 5, 2025	August 5, 2026	August 5, 2027
September 5, 2024	September 5, 2025	September 8, 2026	September 7, 2027
October 4, 2024	October 2, 2025	October 5, 2026	October 5, 2027

<sup>1</sup> 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.

<sup>2</sup> Eligible for LIFs only under Quebec law.

<sup>3</sup> 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.

<sup>4</sup> 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 October 2022 campaign or to postpone the Initial Date.



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200 rue des Commandeurs, Lévis QC G6V 6R2

1-866-647-5013

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