

# Guarantee Advantage<sup>®</sup>

## Market-Linked Term Investments

## Features table

April 2023 campaign

Initial date for deposits: **January 21, 2023**

Deadline for deposits<sup>1</sup>: **March 17, 2023**

### Return options

	Term of 2 years and 2 days					Term of 3 years and 2 days				
	Inflation Context	Global Opportunities	Global Opportunities			Inflation Context	Global Opportunities	Global Opportunities		
			\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +			\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +
<b>Initial date</b>	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023
<b>Maturity date</b>	April 5, 2025	April 5, 2025	April 5, 2025	April 5, 2025	April 5, 2025	April 5, 2026	April 5, 2026	April 5, 2026	April 5, 2026	April 5, 2026
<b>Return (%)</b> guaranteed minimum – potential maximum (Annual return (%))	<b>0 – 18.5</b> (0 – 8.86)	<b>4 – 13.4</b> (1.98 – 6.49)	<b>0 – 25</b> (0 – 11.80)	<b>0 – 27.5*</b> (0 – 12.92*)	<b>0 – 30**</b> (0 – 14.02**)	<b>0 – 30</b> (0 – 9.14)	<b>6 – 21.3</b> (1.96 – 6.65)	<b>0 – 45</b> (0 – 13.19)	<b>0 – 49.5*</b> (0 – 14.34*)	<b>0 – 54**</b> (0 – 15.48**)
<b>Participation rate</b>	100%	100%	100%	110%	120%	100%	100%	100%	110%	120%

	Term of 4 years and 2 days			Term of 5 years and 2 days		
	Global Opportunities			Global Opportunities		
	\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +	\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +
<b>Initial date</b>	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023
<b>Maturity date</b>	April 5, 2027	April 5, 2027	April 5, 2027	April 5, 2028	April 5, 2028	April 5, 2028
<b>Return (%)</b> guaranteed minimum – potential maximum (Annual return (%))	<b>0 – 76</b> (0 – 15.18)	<b>0 – 83.6*</b> (0 – 16.40*)	<b>0 – 91.2**</b> (0 – 17.59**)	<b>0 – unlimited</b> (0 – unlimited)	<b>0 – unlimited*</b> (0 – unlimited*)	<b>0 – unlimited**</b> (0 – unlimited**)
<b>Participation rate</b>	100%	110%	120%	100%	110%	120%

<sup>1</sup> Funds to be invested and the complete instructions must be received by this date.

\* Return includes a participation rate of 110%.

\*\* Return includes a participation rate of 120%.

\*\*\* Return includes a participation rate of 300%.

# Guarantee Advantage<sup>®</sup>

Market-Linked Term Investments

## Features table

April 2023 campaign

Initial date for deposits: **January 21, 2023**

Deadline for deposits<sup>1</sup>: **March 17, 2023**

### Return options

	Term of 5 years and 2 days								
	Global Financials	Consumer Staples	ESG Global Diversified	Canadian Diversified			Europe		
				\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +	\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +
<b>Initial date</b>	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023	April 3, 2023
<b>Maturity date</b>	April 5, 2028	April 5, 2028	April 5, 2028	April 5, 2028	April 5, 2028	April 5, 2028	April 5, 2028	April 5, 2028	April 5, 2028
<b>Return (%)</b> guaranteed minimum – potential maximum (Annual return (%))	<b>0 – 31.5***</b> (0 – 5.63***)	<b>11 – 31</b> (2.11 – 5.55)	<b>0 – 55</b> (0 – 9.16)	<b>0 – 50</b> (0 – 8.45)	<b>0 – 55*</b> (0 – 9.16*)	<b>0 – 60**</b> (0 – 9.86**)	<b>0 – 55</b> (0 – 9.16)	<b>0 – 60.5*</b> (0 – 9.92*)	<b>0 – 66**</b> (0 – 10.67**)
<b>Participation rate</b>	300%	100%	100%	100%	110%	120%	100%	110%	120%

<sup>1</sup> Funds to be invested and the complete instructions must be received by this date.

\* Return includes a participation rate of 110%.  
 \*\* Return includes a participation rate of 120%.  
 \*\*\* Return includes a participation rate of 300%.

## Baskets of securities

Canadian Diversified	Consumer Staples	ESG Global Diversified	Europe
<ul style="list-style-type: none"> <li>• Algonquin Power &amp; Utilities Corp.</li> <li>• Bank of Nova Scotia/The</li> <li>• BCE Inc.</li> <li>• Canadian Imperial Bank of Commerce</li> <li>• Hydro One Limited</li> <li>• Intact Financial Corp.</li> <li>• Magna International Inc.</li> <li>• Metro Inc.</li> <li>• Nutrien Limited</li> <li>• Telus Corporation</li> </ul>	<ul style="list-style-type: none"> <li>• Carrefour SA</li> <li>• Danone SA</li> <li>• Dollarama Inc.</li> <li>• Kao Corp.</li> <li>• Koninklijke Ahold Delhaize NV</li> <li>• Metro Inc.</li> <li>• Nestlé SA</li> <li>• Procter &amp; Gamble Co./The</li> <li>• Reckitt Benckiser Group PLC</li> <li>• Walmart Inc.</li> </ul>	<ul style="list-style-type: none"> <li>• CGI Inc.</li> <li>• Daiwa House Industry Co. Ltd.</li> <li>• First Solar Inc.</li> <li>• Goodman Group</li> <li>• Hydro One Ltd.</li> <li>• KDDI Corp.</li> <li>• Magna International Inc.</li> <li>• Merck and Co. Inc.</li> <li>• Mitsubishi Corp.</li> <li>• Mowi ASA</li> <li>• Nutrien Limited</li> <li>• NVIDIA Corp.</li> <li>• Orsted AS</li> <li>• Partners Group Holding AG</li> <li>• SAP SE</li> <li>• Schneider Electric SE</li> <li>• SolarEdge Technologies Inc.</li> <li>• STMicroelectronics NV</li> <li>• Vestas Wind Systems A/S</li> <li>• Welltower Inc.</li> </ul>	<ul style="list-style-type: none"> <li>• Allianz SE</li> <li>• Cie Générale des Établissements Michelin</li> <li>• Danone SA</li> <li>• GSK PLC</li> <li>• Kone Oyj</li> <li>• Muenchener Rueckversicherungs AG</li> <li>• National Grid PLC</li> <li>• Nestlé SA</li> <li>• Reckitt Benckiser Group PLC</li> <li>• Sanofi</li> <li>• Swedbank AB</li> <li>• Swiss Re AG</li> <li>• Swisscom AG</li> <li>• Unilever PLC</li> <li>• Zurich Insurance Group AG</li> </ul>

Global Financials	Global Opportunities	Inflation Context
<ul style="list-style-type: none"> <li>• Allianz SE</li> <li>• Assicurazioni Generali SpA</li> <li>• AXA SA</li> <li>• Berkshire Hathaway Inc.</li> <li>• Chubb Ltd.</li> <li>• Goodman Group</li> <li>• HSBC Holdings PLC</li> <li>• Intact Financial Corp.</li> <li>• Investor AB</li> <li>• Legal &amp; General Group PLC</li> <li>• Manulife Financial Corp.</li> <li>• National Australia Bank Ltd.</li> <li>• National Bank of Canada</li> <li>• Royal Bank of Canada</li> <li>• Sampo Oyj</li> <li>• Sun Life Financial Inc.</li> <li>• Swiss Life Holding AG</li> <li>• Toronto-Dominion Bank/The</li> <li>• Willis Towers Watson PLC</li> <li>• Zurich Insurance Group AG</li> </ul>	<ul style="list-style-type: none"> <li>• Algonquin Power &amp; Utilities Corp.</li> <li>• Canadian Imperial Bank of Commerce</li> <li>• Danone SA</li> <li>• Denso Corp.</li> <li>• Deutsche Post AG</li> <li>• Gilead Sciences Inc.</li> <li>• Iberdrola SA</li> <li>• KDDI Corp.</li> <li>• Manulife Financial Corp.</li> <li>• McDonald's Corp.</li> <li>• Nintendo Co. Ltd.</li> <li>• Rio Tinto Ltd.</li> <li>• Roche Holding AG</li> <li>• Sanofi</li> <li>• Swisscom AG</li> <li>• TELUS Corp.</li> <li>• Thomson Reuters Corp.</li> <li>• Toronto-Dominion Bank/The</li> <li>• Unilever PLC</li> <li>• Zurich Insurance Group AG</li> </ul>	<ul style="list-style-type: none"> <li>• Allianz SE</li> <li>• Assicurazioni Generali SpA</li> <li>• Canadian Imperial Bank of Commerce</li> <li>• Johnson &amp; Johnson</li> <li>• Merck and Co. Inc.</li> <li>• Newcrest Mining Limited</li> <li>• Newmont Corp.</li> <li>• Novo Nordisk A/S</li> <li>• Nutrien Limited</li> <li>• Roche Holding AG</li> <li>• Sanofi</li> <li>• Shin-Etsu Chemical Co. Limited</li> <li>• Sun Life Financial Inc.</li> <li>• Toronto-Dominion Bank/The</li> <li>• Wheaton Precious Metals Corp.</li> </ul>

## 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: 1.60%
<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 Inflation Context	Global Opportunities Inflation Context	Global Opportunities	Canadian Diversified Consumer Staples ESG Global Diversified Europe Global Financials Global Opportunities
February 4, 2025	February 3, 2026	February 3, 2027	February 3, 2028
March 4, 2025	March 3, 2026	March 2, 2027	March 3, 2028
April 3, 2025	April 1, 2026	April 1, 2027	April 3, 2028



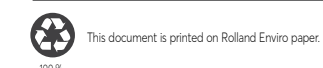
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<sup>1</sup> All deposits are initially invested in the special daily interest fund pending their investment on the next issue date. The sum accumulated on this date, called the initial date, constitutes the initial deposit and is invested in **Guarantee 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 of 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 April 2023 campaign or to postpone the initial date.