

Guarantee Advantage®

Market-Linked Term Investments

Features table

December 2019 campaign

Initial Date for Deposits: **September 21, 2019**

Deadline for Deposits: **November 22, 2019**

Return options

	Term of 3 years and 2 days	Term of 4 years and 2 days	Term of 5 years and 2 days				Term of 6 years and 2 days			
	Global Diversified	Global Diversified	Global Diversified			Consumer Staples	Global Financials	Canadian Diversified		
			\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +			\$500 - \$24,999	\$25,000 - \$249,999	\$250,000+
Univeris product code¹	GAV63	GAV64	GAV65	GAW07	GAY07	GAB45	GA027	GAG29	GAQ11	GAU11
Initial Date	Dec. 4, 2019	Dec. 4, 2019	Dec. 4, 2019	Dec. 4, 2019	Dec. 4, 2019	Dec. 4, 2019	Dec. 4, 2019	Dec. 4, 2019	Dec. 4, 2019	Dec. 4, 2019
Maturity Date	Dec. 6, 2022	Dec. 6, 2023	Dec. 6, 2024	Dec. 6, 2024	Dec. 6, 2024	Dec. 6, 2024	Dec. 6, 2024	Dec. 6, 2025	Dec. 6, 2025	Dec. 6, 2025
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 10 (0 – 3.23)	0 – 16 (0 – 3.78)	0 – 25 (0 – 4.56)	0 – 27.5* (0 – 4.98*)	0 – 30** (0 – 5.39**)	2 – 17 (0.4 – 3.19)	0 – 42 (0 – 7.26)	0-unlimited (0 – unlimited)	0-unlimited (0 – unlimited)	0-unlimited (0 – unlimited)
Participation rate	100%	100%	100%	110%	120%	100%	100%	100%	110%	120%

* Return includes a Participation Rate of 110%.

** Return includes a Participation Rate of 120%.

Baskets of Securities

Global Diversified	Canadian Diversified	Consumer Staples	Global Financials
<ul style="list-style-type: none"> • Accenture PLC • Aflac Inc. • Astellas Pharma Inc. • BCE Inc. • Burberry Group PLC • Canadian Imperial Bank of Commerce • Canadian Pacific Railway Ltd. • Fortis Inc. • Givaudan SA • Hermès International • Imperial Oil Ltd. • Kone OYJ • Muenchener Rueckversicherungs AG • Pfizer Inc. • Procter & Gamble Co. • Public Storage • RELX NV • Swisscom AG • 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 • Aviva PLC • AXA SA • Bank of Montreal • Bank of New York Mellon • BNP Paribas SA • Canadian Imperial Bank of Commerce • HSBC Holdings PLC • Investor AB • JPMorgan Chase & Co. • Legal & General Group PLC • Muenchener Rueckversicherungs AG • National Bank of Canada • Power Corp of Canada • Royal Bank of Canada • Sun Life Financial Inc. • Swiss Re AG • Toronto-Dominion Bank/The • Wells Fargo & Co. • Zurich Insurance Group

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 (term of 6 years and 2 days) and Global Diversified (term of 5 years and 2 days) baskets: 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			Term of 6 years and 2 days
Global Diversified	Global Diversified	Global Diversified	Consumer Staples	Global Financials	Canadian Diversified
October 4, 2022	October 4, 2023	October 4, 2024	October 4, 2024	October 4, 2024	October 6, 2025
November 7, 2022	November 6, 2023	November 5, 2024	November 5, 2024	November 5, 2024	November 4, 2025
December 2, 2022	December 4, 2023	December 4, 2024	December 4, 2024	December 4, 2024	December 4, 2025

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 2019 campaign or to postpone the Initial Date.



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

200 rue des Commandeurs, Lévis QC G6V 6R2
1-866-647-5013

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