

# Guarantee Advantage®

Market-Linked Term Investments

## Features table

April 2018 campaign

Initial Date for Deposits: **January 27, 2018**

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

### Return options

	Term of 3 years and 2 days		Term of 5 years and 2 days				
	Global Financials	Global Financials	Europe	Global Diversified	Canadian Diversified		
					\$500 - \$24,999	\$25,000- \$249,999	\$250,000+
<b>Univeris product code<sup>1</sup></b>	GA013	GA014	GAK07	GAM22	GAG19	GAQ01	GAU01
<b>Initial Date</b>	April 20, 2018	April 20, 2018	April 20, 2018	April 20, 2018	April 20, 2018		
<b>Maturity Date</b>	April 22, 2021	April 22, 2023	April 22, 2023	April 22, 2023	April 22, 2023		
<b>Return (%)</b> guaranteed minimum – potential maximum (Annual return (%))	<b>0 – 10</b> (0 – 3.23)	<b>0 – 37</b> (0 – 6.5)	<b>0 – 37</b> (0 – 6.5)	<b>2.5 – 18</b> (0.5 – 3.37)	<b>0 – unlimited</b> (0 – unlimited)		
<b>Participation rate</b>	100%	100%	100%	100%	100%	<b>110%</b>	<b>120%</b>

### Baskets of Securities

Global Financials	Europe	Global Diversified	Canadian Diversified
<ul style="list-style-type: none"> <li>• Allianz SE</li> <li>• Australia &amp; New Zealand Banking Group Ltd</li> <li>• Banco Santander SA</li> <li>• Bank of Montreal</li> <li>• Bank of Nova Scotia</li> <li>• Canadian Imperial Bank of Commerce (CIBC)</li> <li>• Commonwealth Bank of Australia</li> <li>• Investor AB</li> <li>• JP Morgan Chase &amp; Co</li> <li>• Legal &amp; General Group PLC</li> <li>• Muenchener Rueckver</li> <li>• National Australia Bank Ltd</li> <li>• National Bank of Canada</li> <li>• Power Corporation of Canada</li> <li>• Swedbank AB</li> <li>• Swiss Re AG</li> <li>• Toronto-Dominion Bank</li> <li>• Wells Fargo &amp; Co</li> <li>• Westpac Banking Corp</li> <li>• Zurich Insurance Group AG</li> </ul>	<ul style="list-style-type: none"> <li>• Allianz SE</li> <li>• BP PLC</li> <li>• GlaxoSmithKline PLC</li> <li>• Hennes &amp; Mauritz AB (H&amp;M)</li> <li>• Muenchener Rueckver</li> <li>• National Grid PLC</li> <li>• Nestle SA</li> <li>• Royal Dutch Shell PLC</li> <li>• Sanofi</li> <li>• Swedbank AB</li> <li>• Swiss Re AG</li> <li>• Telefonica SA</li> <li>• Unilever NV</li> <li>• Vivendi SA</li> <li>• Zurich Insurance Group AG</li> </ul>	<ul style="list-style-type: none"> <li>• Air Products &amp; Chemicals Inc.</li> <li>• BCE Inc.</li> <li>• Canadian National Railway Co.</li> <li>• Geberit AG</li> <li>• Genuine Parts Company</li> <li>• Hennes &amp; Mauritz AB (H&amp;M)</li> <li>• Johnson &amp; Johnson</li> <li>• L'Oreal SA</li> <li>• Muenchener Rueckver</li> <li>• National Grid PLC</li> <li>• Paychex Inc.</li> <li>• Procter &amp; Gamble Co.</li> <li>• Public Storage</li> <li>• Royal Bank of Canada</li> <li>• Takeda Pharmaceutical Co. Ltd.</li> <li>• Toronto-Dominion Bank</li> <li>• Thomson Reuters Corp.</li> <li>• TransCanada Corp</li> <li>• Vodafone Group PLC</li> <li>• Woodside Petroleum Ltd.</li> </ul>	<ul style="list-style-type: none"> <li>• Bank of Montreal</li> <li>• BCE Inc.</li> <li>• Cineplex Inc.</li> <li>• Cominar Real Estate Investment Trust</li> <li>• Emera Inc.</li> <li>• Fortis Inc.</li> <li>• Power Corporation of Canada</li> <li>• Rogers Communications Inc.</li> <li>• Thomson Reuters Corp</li> <li>• Weston (George) Ltd.</li> </ul>

<sup>1</sup> 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

<b>Minimum Deposit<sup>1</sup></b>	\$500. Deposits are accepted up to the Annuitant's 95th 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>Participation rate</b>	100%. Canadian Diversified basket (term of 5 years and 2 days) - Deposits of \$25,000 or more: 110%; Deposits of \$250,000 or more: 120%.
<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.

<b>Term of 3 years and 2 days</b>	<b>Term of 5 years and 2 days</b>			
<b>Global Financials</b>	<b>Global Financials</b>	<b>Europe</b>	<b>Global Diversified</b>	<b>Canadian Diversified</b>
February 8, 2021	February 6, 2023	February 6, 2023	February 6, 2023	February 6, 2023
March 8, 2021	March 6, 2023	March 6, 2023	March 6, 2023	March 6, 2023
April 7, 2021	April 11, 2023	April 11, 2023	April 11, 2023	April 11, 2023

<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**<sup>®</sup> 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**<sup>®</sup> 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**<sup>®</sup> for the April 2018 campaign or to postpone the Initial Date.



**Desjardins**  
Insurance

LIFE • HEALTH • RETIREMENT

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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