

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

August 2018 campaign

Initial Date for Deposits: **May 26, 2018**

Deadline for Deposits: **July 27, 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+
Univeris product code¹	GA017	GA018	GAK09	GAM24	GAG21	GAQ03	GAU03
Initial Date	August 21, 2018	August 21, 2018	August 21, 2018	August 21, 2018	August 21, 2018		
Maturity Date	August 23, 2021	August 23, 2023	August 23, 2023	August 23, 2023	August 23, 2023		
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 12 (0 – 3.85)	0 – 55 (0 – 9.16)	0 – 55 (0 – 9.16)	5 – 21 (0.98 – 3.89)	0 – unlimited (0 – unlimited)		
Participation rate	100%	100%	100%	100%	100%	110%	120%

Baskets of Securities

Global Financials	Europe	Global Diversified	Canadian Diversified
<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 	<ul style="list-style-type: none"> • Allianz SE • BP PLC • GlaxoSmithKline PLC • Hennes & Mauritz AB (H&M) • Muenchener Rueckver • National Grid PLC • Nestle SA • Royal Dutch Shell PLC • Sanofi • Swedbank AB • Swiss Re AG • Telefonica SA • Unilever NV • Vivendi SA • Zurich Insurance Group AG 	<ul style="list-style-type: none"> • Air Products & Chemicals Inc. • BCE Inc. • Canadian National Railway Co. • Geberit AG • Genuine Parts Company • Hennes & Mauritz AB (H&M) • Johnson & Johnson • L'Oreal SA • Muenchener Rueckver • National Grid PLC • Paychex Inc. • Procter & Gamble Co. • Public Storage • Royal Bank of Canada • Takeda Pharmaceutical Co. Ltd. • Toronto-Dominion Bank • Thomson Reuters Corp. • TransCanada Corp. • Vodafone Group PLC • Woodside Petroleum 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.

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 basket (term of 5 years and 2 days) - Deposits of \$25,000 or more: 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 5 years and 2 days			
Global Financials	Global Financials	Europe	Global Diversified	Canadian Diversified
June 10, 2021	June 13, 2023	June 13, 2023	June 13, 2023	June 13, 2023
July 12, 2021	July 10, 2023	July 10, 2023	July 10, 2023	July 10, 2023
August 10, 2021	August 10, 2023	August 10, 2023	August 10, 2023	August 10, 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 August 2018 campaign or to postpone the Initial Date.



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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