

# Features table

Initial Date for Deposits: **November 26, 2016** | Deadline for Deposits: **January 27, 2017**



## Basket of Securities

| Global Diversified   |  | Healthcare  | Consumer Staples   | Financials   | Canadian Diversified   |
|--|--|---|--|--|--|
| <ul style="list-style-type: none"> <li>• Agrium Inc.</li> <li>• Canadian Imperial Bank of Commerce (CIBC)</li> <li>• Eli Lilly</li> <li>• Engie</li> <li>• Hennes &amp; Mauritz AB</li> <li>• Hershey's</li> <li>• Kone OYJ</li> <li>• Power Corporation of Canada</li> <li>• Reckitt Benckiser Group PLC</li> <li>• Rogers Communications Inc.</li> </ul> | <ul style="list-style-type: none"> <li>• Royal Dutch Shell PLC</li> <li>• Suncor Energy Inc.</li> <li>• T. Rowe Price Group Inc.</li> <li>• Takeda Pharmaceutical Co. Ltd.</li> <li>• Telstra Corp. Ltd.</li> <li>• Texas Instruments Inc.</li> <li>• The Progressive Corporation</li> <li>• The TJX Companies Inc.</li> <li>• Thomson Reuters</li> <li>• Waste Management Inc.</li> </ul> | <ul style="list-style-type: none"> <li>• Bristol-Myers Squibb Co.</li> <li>• Eli Lilly and Co.</li> <li>• GlaxoSmithKline PLC</li> <li>• Johnson &amp; Johnson</li> <li>• Merck &amp; Co. Inc.</li> <li>• Novartis AG</li> <li>• Novo Nordisk</li> <li>• Pfizer Inc.</li> <li>• Roche Holding AG</li> <li>• Sanofi</li> </ul> | <ul style="list-style-type: none"> <li>• Coca-Cola Co.</li> <li>• Danone SA</li> <li>• General Mills</li> <li>• Hershey's</li> <li>• Kellogg Co.</li> <li>• Kimberly-Clark Corporation</li> <li>• Nestlé SA</li> <li>• Procter &amp; Gamble Co.</li> <li>• Reckitt Benckiser Group PLC</li> <li>• Unilever NV</li> </ul> | <ul style="list-style-type: none"> <li>• Bank of Montreal</li> <li>• Canadian Imperial Bank of Commerce (CIBC)</li> <li>• Great-West Lifeco Inc.</li> <li>• Intact Financial Corp.</li> <li>• Manulife Financial Corp.</li> <li>• Royal Bank of Canada</li> <li>• Scotiabank</li> <li>• TD Bank Group</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</li> <li>• Weston (George) Ltd.</li> </ul> |

## Return options

|   | 3 YEARS<br>AND 2 DAYS TERM | 5 YEARS<br>AND 2 DAYS TERM |                   |                   |                   | 6 YEARS<br>AND 2 DAYS TERM |  |
|---|----------------------------|----------------------------|-------------------|-------------------|-------------------|----------------------------|--|
|   | Global<br>Diversified      | Global<br>Diversified      | Healthcare        | Consumer Staples  | Financials        | Canadian<br>Diversified    | Canadian Diversified<br>(\$50,000+)                                |
| <b>Univeris product code<sup>1</sup></b>                                | GAV44                      | GAV43                      | GAH33             | GAB33             | GAF33             | GAG12                      | GAJ09  |
| <b>Initial Date</b>   | February 10, 2017          | February 10, 2017          | February 8, 2017  | February 8, 2017  | February 8, 2017  | February 8, 2017           | February 8, 2017   |
| <b>Maturity Date</b>  | February 12, 2020          | February 12, 2022          | February 10, 2022 | February 10, 2022 | February 10, 2022 | February 10, 2023          | February 10, 2023  |
| <b>Return (%)</b><br>(guaranteed minimum –<br>potential maximum)        | <b>0 – 5</b>               | <b>0 – 18</b>              | <b>2 – 11.5</b>   | <b>2 – 11.5</b>   | <b>2 – 11.5</b>   | <b>0 – 35</b>              | <b>0 – 38.5</b><br>Return includes a<br>Participation Rate of 110% |
| <b>Annual return (%)</b><br>(guaranteed minimum –<br>potential maximum) | 0 – 1.64                   | 0 – 3.37                   | 0.4 – 2.2         | 0.4 – 2.2         | 0.4 – 2.2         | 0 – 5.13                   | 0 – 5.58<br>Return includes a<br>Participation Rate of 110%        |

<sup>1</sup> Univeris product codes for DFS Investments and SFL Investments representatives' use only.

The yield of the basket of securities 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 age 95.   |
| <b>Eligibility for registered plans<sup>2,3</sup></b>   | RRSPs, RRIFs, LIRAs, LIFs, TFSA and non-registered   |
| <b>Surrender option</b>                                 | The Initial Deposit may be surrendered or transferred in full or in part at any time.<br>Surrender Value = Current Value – [(compound interest rate on Deposit with similar remaining term + 1.5%) X number of years to maturity remaining X 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% or 110% for a Deposit of \$50,000 or more in Canadian Diversified basket (6 years and 2 days term)  |
| <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.)

| 3 YEARS<br>AND 2 DAYS TERM | 5 YEARS<br>AND 2 DAYS TERM |                  |                  | 6 YEARS<br>AND 2 DAYS TERM |                      |
|----------------------------|----------------------------|------------------|------------------|----------------------------|----------------------|
| Global Diversified         | Global Diversified         | Healthcare       | Consumer Staples | Financials                 | Canadian Diversified |
| December 10, 2019          | December 10, 2021          | December 8, 2021 | December 8, 2021 | December 8, 2021           | December 8, 2022     |
| January 10, 2020           | January 10, 2022           | January 10, 2022 | January 10, 2022 | January 10, 2022           | January 9, 2023      |
| February 10, 2020          | February 10, 2022          | February 8, 2022 | February 8, 2022 | February 8, 2022           | February 8, 2023     |

<sup>1</sup> All Deposits are initially invested in a 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 will be invested in **Guarantee Advantage<sup>®</sup>** if the minimum Deposit is respected. 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 the Quebec legislation.

<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 in this material is subject to change without notice.

Desjardins Insurance reserves the right to suspend **Guarantee Advantage<sup>®</sup>** Deposits for the February 2017 campaign or to postpone the Initial Date.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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