

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

February 2020 campaign

Initial Date for Deposits: **November 23, 2019**
Deadline for Deposits: **January 24, 2020**

Return options

	Term of 3 years and 2 days	Term of 4 years and 2 days	Term of 5 years and 2 days								
	Global Diversified	Global Diversified	ESG 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 code ¹	GAV66	GAV67	GAZ01	GAV68	GAW08	GAY08	GAB46	GA028	GAG30	GAQ12	GAU12
Initial Date	Feb. 7, 2020	Feb. 7, 2020	Feb. 7, 2020	Feb. 7, 2020	Feb. 7, 2020	Feb. 7, 2020	Feb. 7, 2020	Feb. 7, 2020	Feb. 7, 2020	Feb. 7, 2020	Feb. 7, 2020
Maturity Date	Feb. 9, 2023	Feb. 9, 2024	Feb. 9, 2025	Feb. 9, 2025	Feb. 9, 2025	Feb. 9, 2025	Feb. 9, 2025	Feb. 9, 2025	Feb. 9, 2025	Feb. 9, 2025	Feb. 9, 2025
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 12 (0 – 3.85)	0 – 20 (0 – 4.66)	0 – 30 (0 – 5.39)	0 – 30 (0 – 5.39)	0 – 33* (0 – 5.87*)	0 – 36** (0 – 6.34**)	2.5 – 20 (0.5 – 3.71)	0 – 45 (0 – 7.71)	0 – unlimited (0 – unlimited)	0 – unlimited (0 – unlimited)	0 – unlimited (0 – unlimited)
Participation rate	100%	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	ESG 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">• 3i Group PLC• Algonquin Power & Utilities Corporation• Allianz SE• BCE Inc.• Burberry Group PLC• Canadian Tire Corp. Ltd.• Deutsche Post AG• First Solar Inc.• Givaudan SA• Intel Corporation• Kone OYJ• L'Oreal SA• Microsoft Corporation• Muenchener Rueckversicherungs AG• Reckitt Benckiser Group PLC• SAP SE• Siemens Gamesa Renewable Energy SA• Swisscom AG• Toronto-Dominion Bank/The• Vestas Wind Systems A/S	<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 Deposit ¹	\$500. Deposits are accepted up to the Annuitant’s 95 th 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 and Global Diversified baskets (term of 5 years and 2 days): Deposits of \$25,000 – \$249,999: 110%; Deposits of \$250,000 or more: 120%.
Assuris protection	Yes
Creditor protection ⁴	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				
Global Diversified	Global Diversified	ESG Global Diversified	Global Diversified	Consumer Staples	Global Financials	Canadian Diversified
December 7, 2022	December 7, 2023	December 9, 2024	December 9, 2024	December 9, 2024	December 9, 2024	December 9, 2024
January 10, 2023	January 9, 2024	January 7, 2025	January 7, 2025	January 7, 2025	January 7, 2025	January 7, 2025
February 7, 2023	February 7, 2024	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 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 February 2020 campaign or to postpone the Initial Date.



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.
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