

# Guarantee Advantage<sup>®</sup>

## Market-Linked Term Investments

## Features table

### February 2021 campaign

Initial Date for Deposits: **November 21, 2020**

Deadline for Deposits: **January 22, 2021**

### 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	ESG Global Diversified	Global Diversified		Consumer Staples	Canadian Diversified			
				\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +		\$500 - \$24,999	\$25,000 - \$249,999	\$250,000+
<b>Initial Date</b>	February 3, 2021	February 3, 2021	February 3, 2021	February 3, 2021	February 3, 2021	February 3, 2021	February 3, 2021	February 3, 2021	February 3, 2021	February 3, 2021
<b>Maturity Date</b>	February 5, 2024	February 5, 2025	February 5, 2026	February 5, 2026	February 5, 2026	February 5, 2026	February 5, 2026	February 5, 2027	February 5, 2027	February 5, 2027
<b>Return (%)</b> guaranteed minimum – potential maximum (Annual return (%))	<b>0 – 4</b> (0 – 1.32)	<b>0 – 6.5</b> (0 – 1.59)	<b>0 – 10</b> (0 – 1.92)	<b>0 – 10</b> (0 – 1.92)	<b>0 – 11*</b> (0 – 2.11*)	<b>0 – 12**</b> (0 – 2.29**)	<b>2 – 8</b> (0.40 – 1.55)	<b>0 – 15</b> (0 – 2.36)	<b>0 – 16.5*</b> (0 – 2.58*)	<b>0 – 18**</b> (0 – 2.80**)
<b>Participation rate</b>	100%	100%	100%	100%	110%	120%	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
<ul style="list-style-type: none"> <li>• Accenture PLC</li> <li>• Aflac Inc.</li> <li>• Astellas Pharma Inc.</li> <li>• BCE Inc.</li> <li>• Canadian Imperial Bank of Commerce</li> <li>• Canadian Pacific Railway Ltd.</li> <li>• Coles Group Ltd.</li> <li>• Fortis Inc.</li> <li>• GlaxoSmithKline PLC</li> <li>• Hermès International</li> <li>• Imperial Oil Ltd.</li> <li>• Kone OYJ</li> <li>• Muenchener Rueckversicherungs AG</li> <li>• Nestlé SA</li> <li>• Public Storage</li> <li>• Rio Tinto Ltd.</li> <li>• Swisscom AG</li> <li>• Thomson Reuters Corp.</li> <li>• Toyota Motor Corporation</li> <li>• Wolters Kluwer NV</li> </ul>	<ul style="list-style-type: none"> <li>• 3i Group PLC</li> <li>• Algonquin Power &amp; Utilities Corporation</li> <li>• Allianz SE</li> <li>• BCE Inc.</li> <li>• Burberry Group PLC</li> <li>• Canadian Tire Corp. Ltd.</li> <li>• Deutsche Post AG</li> <li>• First Solar Inc.</li> <li>• Givaudan SA</li> <li>• Intel Corporation</li> <li>• Kone OYJ</li> <li>• L'Oreal SA</li> <li>• Microsoft Corporation</li> <li>• Muenchener Rueckversicherungs AG</li> <li>• Reckitt Benckiser Group PLC</li> <li>• SAP SE</li> <li>• Siemens Gamesa Renewable Energy SA</li> <li>• Swisscom AG</li> <li>• Toronto-Dominion Bank/The</li> <li>• Vestas Wind Systems A/S</li> </ul>	<ul style="list-style-type: none"> <li>• Brookfield Renewable Partners LP</li> <li>• Canadian Pacific Railway Ltd.</li> <li>• Canadian Tire Corp. Ltd.</li> <li>• Canadian Utilities Ltd.</li> <li>• CIBC Bank</li> <li>• Great-West Lifeco Inc.</li> <li>• Saputo Inc.</li> <li>• Shaw Communications Inc.</li> <li>• Telus Corp.</li> <li>• Thomson Reuters Corp.</li> </ul>	<ul style="list-style-type: none"> <li>• Colgate-Palmolive Co.</li> <li>• Danone SA</li> <li>• Hershey Co.</li> <li>• L'Oreal SA</li> <li>• Nestlé SA</li> <li>• PepsiCo Inc.</li> <li>• Procter &amp; Gamble Co.</li> <li>• Reckitt Benckiser Group PLC</li> <li>• Saputo Inc.</li> <li>• Unilever NV</li> </ul>

## Features

<b>Minimum Deposit<sup>1</sup></b>	\$500. Deposits are accepted up to the Annuitant's 95 <sup>th</sup> 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%. Global Diversified (term of 5 years and 2 days) and Canadian Diversified baskets (term of 6 years and 2 days): Deposits of \$25,000 – \$249,999: 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.

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	
<b>Global Diversified</b>	<b>Global Diversified</b>	<b>ESG Global Diversified</b>	<b>Global Diversified</b>	<b>Consumer Staples</b>	<b>Canadian Diversified</b>
December 4, 2023	December 3, 2024	December 3, 2025	December 3, 2025	December 3, 2025	December 3, 2026
January 4, 2024	January 7, 2025	January 7, 2026	January 7, 2026	January 7, 2026	January 4, 2027
February 2, 2024	February 3, 2025	February 3, 2026	February 3, 2026	February 3, 2026	February 3, 2027



<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** 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** 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** for the February 2021 campaign or to postpone the Initial Date.

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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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