

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

April 2022 campaign

Initial Date for Deposits: **January 22, 2022**

Deadline for Deposits: **March 18, 2022**

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			Emerging Markets	Consumer Staples
			\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +	\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +		
Initial Date	April 6, 2022	April 6, 2022	April 6, 2022	April 6, 2022	April 6, 2022	April 6, 2022	April 6, 2022	April 6, 2022	April 6, 2022	April 6, 2022
Maturity Date	April 8, 2025	April 8, 2026	April 8, 2027	April 8, 2027	April 8, 2027	April 8, 2027	April 8, 2027	April 8, 2027	April 8, 2027	April 8, 2027
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 10 (0 – 3.23)	0 – 18 (0 – 4.22)	0 – 25 (0 – 4.56)	0 – 27.5* (0 – 4.98*)	0 – 30** (0 – 5.39**)	0 – 25 (0 – 4.56)	0 – 27.5* (0 – 4.98*)	0 – 30** (0 – 5.39**)	0 – 25 (0 – 4.56)	4 – 16.5 (0.79 – 3.10)
Participation rate	100%	100%	100%	110%	120%	100%	110%	120%	100%	100%

	Term of 5 years and 2 days				Term of 6 years and 2 days			
	Global Financials	Global Opportunities			Consumer Staples	Global Opportunities		
		\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +		\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +
Initial Date	April 6, 2022	April 6, 2022	April 6, 2022	April 6, 2022	April 6, 2022	April 6, 2022	April 6, 2022	April 6, 2022
Maturity Date	April 8, 2027	April 8, 2027	April 8, 2027	April 8, 2027	April 8, 2028	April 8, 2028	April 8, 2028	April 8, 2028
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 24*** (0 – 4.40***)	0 – 60 (0 – 9.86)	0 – 66* (0 – 10.67*)	0 – 72** (0 – 11.46**)	6 – 22 (0.98 – 3.37)	0 – unlimited (0 – unlimited)	0 – unlimited* (0 – unlimited*)	0 – unlimited** (0 – unlimited**)
Participation rate	300%	100%	110%	120%	100%	100%	110%	120%

* Return includes a Participation Rate of 110%.

** Return includes a Participation Rate of 120%.

*** Return includes a Participation Rate of 300%.

Baskets of Securities

Consumer Staples	Emerging Markets	ESG Global Diversified
<div><ul style="list-style-type: none">• Coca-Cola Co/The• Danone SA• General Mills Inc.• Kao Corp.• Koninklijke Ahold Delhaize NV• Loblaw Cos Ltd.• Nestlé SA• Procter & Gamble Co./The• Tesco PLC• Unilever PLC</div>	<div><ul style="list-style-type: none">• China Life Insurance Co. Ltd.• China Merchants Bank Co. Ltd.• Fomento Economico Mexicano SAB de CV• Hyundai Motor Co.• Industrial & Commercial Bank of China Ltd.• Infosys Ltd.• Kia Motors Corp.• Ping An Insurance Group Co. of China Ltd.• POSCO• Samsung Electronics Co. Ltd.</div>	<div><ul style="list-style-type: none">• Alstom SA• CGI Inc.• Citrix Systems Inc.• Deutsche Post AG• Eisai Co. Ltd.• First Solar Inc.• Goodman Group• Healthpeak Properties Inc.• Hewlett Packard Enterprise Co.• Magna International Inc.• Microsoft Corp.• Mowi ASA• Orsted AS• Red Electrica Corp SA• Schneider Electric SE• Sekisui House Ltd.• Terna SPA• Toyota Motor Corp.• UPM-Kymmene Oyj• Vonovia SE</div>
Global Diversified	Global Financials	Global Opportunities
<div><ul style="list-style-type: none">• Abbott Laboratories• Allianz SE• BCE Inc.• BNP Paribas SA• Canadian National Railway Co.• Hewlett Packard Enterprise Co.• Iberdrola SA• Intel Corp.• Koninklijke Philips NV• Manulife Financial Corp.• McDonald’s Corp.• Nestlé SA• Nintendo Co. Ltd.• Restaurant Brands International Inc.• Rio Tinto Ltd.• Sanofi• Siemens AG• Swisscom AG• Wesfarmers Ltd.• Wolters Kluwer NV</div>	<div><ul style="list-style-type: none">• Allianz SE• American Express Co.• AXA SA• Bank of New York Mellon Corp./The• Bank of Nova Scotia/The• BNP Paribas SA• Canadian Imperial Bank of Commerce• Charles Schwab Corp./The• HSBC Holdings PLC• ING Groep NV• Lloyds Banking Group PLC• Muenchener Rueckversicherungs AG• National Australia Bank Ltd.• National Bank of Canada• Power Corporation of Canada• Progressive Corp./The• Sampo Oyj• Sun Life Financial Inc.• Swiss Re AG• UBS Group AG</div>	<div><ul style="list-style-type: none">• Canadian Imperial Bank of Commerce• Danone SA• Deutsche Post AG• Enbridge Inc.• Gilead Sciences Inc.• Iberdrola SA• KDDI Corp.• Manulife Financial Corp.• McDonald's Corp.• Nintendo Co. Ltd.• Rio Tinto Ltd.• Roche Holding AG• Sanofi• Swisscom AG• TELUS Corp.• Thomson Reuters Corp.• Toronto-Dominion Bank/The• Toyota Motor Corp.• Unilever PLC• Zurich Insurance Group AG</div>

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: 0.5%
Management fees	No fees
Participation rate	100%. Global Diversified (term of 5 years and 2 days), ESG Global Diversified (5 years and 2 days) and Global Opportunities (terms of 5 years and 2 days and 6 years and 2 days): Deposits of \$25,000 - \$249,999: 110%; Deposits of \$250,000 or more: 120%; Global Financials: 300%.
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	Term of 6 years and 2 days
Global Diversified	Global Diversified	Consumer Staples Global Diversified ESG Global Diversified Global Financials Emerging Markets Global Opportunities	Consumer Staples Global Opportunities
February 6, 2025	February 6, 2026	February 10, 2027	February 7, 2028
March 6, 2025	March 6, 2026	March 8, 2027	March 6, 2028
April 4, 2025	April 2, 2026	April 6, 2027	April 6, 2028

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 April 2022 campaign or to postpone the Initial Date.



Desjardins

Insurance

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