

Guarantee Advantage®

Market-Linked Term Investments

Features table

August 2019 campaign

Initial Date for Deposits: **May 25, 2019**

Deadline for Deposits: **July 26, 2019**

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	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 code¹	GAV57	GAV58	GAV59	GAW05	GAY05	GAB43	GA025	GAG27	GAQ09	GAU09
Initial Date	August 9, 2019	August 9, 2019	August 9, 2019	August 9, 2019	August 9, 2019	August 9, 2019	August 9, 2019	August 9, 2019	August 9, 2019	August 9, 2019
Maturity Date	August 11, 2022	August 11, 2023	August 11, 2024	August 11, 2024	August 11, 2024	August 11, 2024	August 11, 2024	August 11, 2025	August 11, 2025	August 11, 2025
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 12 (0 – 3.85)	0 – 20 (0 – 4.66)	0 – 35 (0 – 6.19)	0 – 38.5* (0 – 6.73*)	0 – 42** (0 – 7.26**)	3 – 21 (0.59 – 3.89)	0 – 45 (0 – 7.71)	0-unlimited (0 – unlimited)	0-unlimited (0 – unlimited)	0-unlimited (0 – unlimited)
Participation rate	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	Canadian Diversified	Consumer Staples	Global Financials
<ul style="list-style-type: none"> • Aflac Inc. • BCE Inc. • Bouygues SA • Burberry Group PLC • Canadian Tire Corp. Ltd. • Cisco Systems Inc. • Essilor International Cie Générale d'Optique SA • Fortis Inc. • Givaudan SA • NTT Docomo Inc. • Paychex Inc. • Phillips 66 • Procter & Gamble Co. • Public Storage • Roche Holding AG • Siemens AG • Sun Life Financial Inc. • TD Bank Group • Thomson Reuters Corp. • Wesfarmers 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 	<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 • AXA SA • Bank of Montreal • Bank of New York Mellon • BNP Paribas SA • Canadian Imperial Bank of Commerce • HSBC Holdings PLC • JPMorgan Chase & Co. • Legal & General Group PLC • Muenchener Rueckversicherungs AG • National Australia Bank Ltd. • National Bank of Canada • Power Corp of Canada • Royal Bank of Canada • Sun Life Financial Inc. • Swedbank AB • 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 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 (term of 6 years and 2 days) and Global Diversified (term of 5 years and 2 days) baskets: Deposits of \$25,000 – \$249,999: 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 4 years and 2 days	Term of 5 years and 2 days			Term of 6 years and 2 days
Global Diversified	Global Diversified	Global Diversified	Consumer Staples	Global Financials	Canadian Diversified
June 9, 2022	June 9, 2023	June 11, 2024	June 11, 2024	June 11, 2024	June 9, 2025
July 11, 2022	July 10, 2023	July 9, 2024	July 9, 2024	July 9, 2024	July 9, 2025
August 9, 2022	August 9, 2023	August 9, 2024	August 9, 2024	August 9, 2024	August 8, 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 August 2019 campaign or to postpone the Initial Date.



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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