

# Guarantee Advantage<sup>®</sup>

## Market-Linked Term Investments

### Features table

August 2025 campaign

Initial date for deposits: **May 15, 2025**

Deadline for deposits<sup>1</sup>: **July 23, 2025**

#### Return options

	Term of 2 years and 2 days						
	Financials			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
<b>Initial date</b>	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025
<b>Maturity date</b>	August 14, 2027	August 14, 2027	August 14, 2027	August 14, 2027	August 14, 2027	August 14, 2027	August 14, 2027
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 8.5</b> (0 – 4.16)	<b>0 – 9.35*</b> (0 – 4.57*)	<b>0 – 10.2**</b> (0 – 4.98**)	<b>2.5 – 6</b> (1.24 – 2.96)	<b>0 – 8.5</b> (0 – 4.16)	<b>0 – 9.35*</b> (0 – 4.57*)	<b>0 – 10.2**</b> (0 – 4.98**)
<b>Participation rate</b>	100%	110%	120%	100%	100%	110%	120%

  

	Term of 3 years and 2 days						
	Financials			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
<b>Initial date</b>	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025
<b>Maturity date</b>	August 14, 2028	August 14, 2028	August 14, 2028	August 14, 2028	August 14, 2028	August 14, 2028	August 14, 2028
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 14.5</b> (0 – 4.62)	<b>0 – 15.95*</b> (0 – 5.06)	<b>0 – 17.4**</b> (0 – 5.49**)	<b>4 – 9.5</b> (1.32 – 3.07)	<b>0 – 14.5</b> (0 – 4.62)	<b>0 – 15.95*</b> (0 – 5.06*)	<b>0 – 17.4**</b> (0 – 5.49**)
<b>Participation rate</b>	100%	110%	120%	100%	100%	110%	120%

<sup>1</sup> Funds to be invested and the complete instructions must be received by this date.

\* Return includes a participation rate of 110%.  
\*\* Return includes a participation rate of 120%.

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## Market-Linked Term Investments

### Features table

August 2025 campaign

Initial date for deposits: **May 15, 2025**

Deadline for deposits<sup>1</sup>: **July 23, 2025**

#### Return options

	Term of 4 years and 2 days			
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +	Global Opportunities
<b>Initial date</b>	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025
<b>Maturity date</b>	August 14, 2029	August 14, 2029	August 14, 2029	August 14, 2029
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 24</b> (0 – 5.53)	<b>0 – 26.4*</b> (0 – 6.03*)	<b>0 – 28.8**</b> (0 – 6.53**)	<b>5 – 16</b> (1.23 – 3.78)
<b>Participation rate</b>	100%	110%	120%	100%

	Term of 5 years and 2 days						
	Canadian Diversified			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +	Global Opportunities	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
<b>Initial date</b>	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025
<b>Maturity date</b>	August 14, 2030	August 14, 2030	August 14, 2030	August 14, 2030	August 14, 2030	August 14, 2030	August 14, 2030
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 30</b> (0 – 5.39)	<b>0 – 33*</b> (0 – 5.87*)	<b>0 – 36**</b> (0 – 6.34**)	<b>6.5 – 22.5</b> (1.27 – 4.14)	<b>0 – 35</b> (0 – 6.19)	<b>0 – 38.5*</b> (0 – 6.73*)	<b>0 – 42**</b> (0 – 7.26**)
<b>Participation rate</b>	100%	110%	120%	100%	100%	110%	120%

<sup>1</sup> Funds to be invested and the complete instructions must be received by this date.

\* Return includes a participation rate of 110%.

\*\* Return includes a participation rate of 120%.

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## Market-Linked Term Investments

### Features table

August 2025 campaign

Initial date for deposits: **May 15, 2025**

Deadline for deposits<sup>1</sup>: **July 23, 2025**

#### Return options

	Term of 5 years and 2 days					
	ESG Global Diversified	Financials				
		\$500 – \$24,999	\$25,000 – \$249,999	\$25,000 – \$249,999	\$250,000 +	
<b>Initial date</b>	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025
<b>Maturity date</b>	August 14, 2030	August 14, 2030	August 14, 2030	August 14, 2030	August 14, 2030	August 14, 2030
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 27</b> (0 – 4.9)	<b>0 – 35</b> (0 – 6.19)	<b>0 – 38.5*</b> (0 – 6.73*)	<b>0 – 38.5*</b> (0 – 6.73*)	<b>0 – 42**</b> (0 – 7.26**)	<b>0 – 42**</b> (0 – 7.26**)
<b>Participation rate</b>	100%	100%	110%	110%	120%	120%

  

	Term of 6 years and 2 days			Term of 7 years and 2 days		
	Global Opportunities			Global Opportunities		
	\$500 to \$24,999	\$25,000 to \$249,999	\$250,000 +	\$500 to \$24,999	\$25,000 to \$249,999	\$250,000 +
<b>Initial date</b>	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025	August 12, 2025
<b>Maturity date</b>	August 14, 2031	August 14, 2031	August 14, 2031	August 14, 2032	August 14, 2032	August 14, 2032
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 50</b> (0 – 6.99)	<b>0 – 55*</b> (0 – 7.58*)	<b>0 – 60**</b> (0 – 8.15**)	<b>0 – unlimited</b> (0 – unlimited)	<b>0 – unlimited*</b> (0 – unlimited*)	<b>0 – unlimited**</b> (0 – unlimited**)
<b>Participation rate</b>	100%	110%	120%	100%	110%	120%

<sup>1</sup> Funds to be invested and the complete instructions must be received by this date.

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\*\* Return includes a participation rate of 120%.

## Baskets of securities

### Canadian Diversified

- Bank of Montreal
- Bank of Nova Scotia
- Canadian Imperial Bank of Commerce
- Canadian Apartment Properties REIT
- Canadian Natural Resources Limited
- Canadian National Railway Company
- Canadien Pacifique Kansas City Limitée
- Canadian Utilities Limited
- CGI Inc.
- Constellation Software Inc.
- Enbridge Inc.
- Franco-Nevada Corporation
- iA Financial Corporation Inc.
- Manulife Financial
- National Bank of Canada
- Nutrien Limited
- Restaurant Brands International Inc.
- Saputo Inc.
- Suncor Energy Inc.
- Telus Corporation

### ESG Global Diversified

- Alstom SA
- Bank of Nova Scotia
- Denso Corporation
- First Solar Inc.
- Gecina SA
- Hydro One Ltd.
- Intel Corporation
- KDDI Corp.
- Magna International Inc.
- Microsoft Corporation
- Novo Nordisk A/S
- Novartis AG
- Orsted AS
- Redeia Corp SA
- SAP SE
- Texas Instruments Inc.
- UPM\_Kymmene Oyj
- Vestas Wind Systems A/S
- Vonovia SE
- Wheaton Precious Metals Corporation

### Global Opportunities

- Algonquin Power & Utilities Corp.
- Bank of Nova Scotia
- Canadian Imperial Bank of Commerce
- Danone SA
- Denso Corp.
- DHL Group
- Gilead Sciences Inc.
- Iberdrola SA
- KDDI Corp.
- Manulife Financial Corp.
- McDonald's Corp.
- Nintendo Co. Ltd.
- Roche Holding AG
- Sanofi
- Swisscom AG
- TELUS Corp.
- Thomson Reuters Corp.
- Unilever PLC
- UPM-Kymmene Oyj
- Zurich Insurance Group AG

### Financials

- Bank of Montreal
- Bank of Nova Scotia
- Canadian Imperial Bank of Commerce
- Intact Financial Corporation
- Manulife Financial Corporation
- National Bank of Canada
- Royal Bank of Canada
- Sun Life Financial

## Features

<b>Minimum deposit</b> <sup>1</sup>	\$500. Deposits are accepted up to the annuitant's 95 <sup>th</sup> birthday.
<b>Eligible plans</b> <sup>2,3</sup>	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: 0.75%
<b>Management fees</b>	No fees
<b>Assuris protection</b>	Yes
<b>Creditor protection</b> <sup>4</sup>	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 2 years and 2 days	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	Term of 7 years and 2 days
Global Opportunities Financials	Global Opportunities Financials	Global Opportunities	Canadian Diversified Global Diversified Financials Global Opportunities	Global Opportunities	Global Opportunities
June 14, 2027	June 12, 2028	June 12, 2029	June 12, 2030	June 12, 2031	June 14, 2032
July 12, 2027	July 12, 2028	July 12, 2029	July 12, 2030	July 14, 2031	July 12, 2032
August 12, 2027	August 10, 2028	August 10, 2029	August 9, 2030	August 12, 2031	August 12, 2032

## Need help? Contact us

By phone : 1-877-647-5435 By email: [savings@dfs.ca](mailto:savings@dfs.ca)



<sup>1</sup> All deposits are initially placed in a special daily interest investment until the next issue date. The sum accumulated on that date, called the initial date, constitutes the initial deposit and will be invested in **Guarantee Advantage**, provided the minimum deposit requirement is met. If the investor chooses to set up a pre-authorized debit agreement, the term may be longer and the maturity date may occur later than initially stated, depending on the initial date.

<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 August 2025 campaign or to postpone the initial date.

DESJARDINS is a trademark of the Fédération des caisses Desjardins du Québec, used under licence.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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