

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

October 2023 campaign

Initial date for deposits: **July 22, 2023**
Deadline for deposits¹: **September 22, 2023**

Return options

	Term of 2 years and 2 days						
	Inflation Context			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
Initial date	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023
Maturity date	October 8, 2025	October 8, 2025	October 8, 2025	October 8, 2025	October 8, 2025	October 8, 2025	October 8, 2025
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 20 (0 – 9.54)	0 – 22* (0 – 10.45*)	0 – 24** (0 – 11.36**)	4 – 20 (1.98 – 9.54)	0 – 29 (0 – 13.58)	0 – 31.9* (0 – 14.85*)	0 – 34.8** (0 – 16.1**)
Participation rate	100%	110%	120%	100%	100%	110%	120%

	Term of 3 years and 2 days						
	Inflation Context			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
Initial date	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023
Maturity date	October 8, 2026	October 8, 2026	October 8, 2026	October 8, 2026	October 8, 2026	October 8, 2026	October 8, 2026
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 32 (0 – 9.7)	0 – 35.2* (0 – 10.58*)	0 – 38.4** (0 – 11.44**)	6 – 29 (1.96 – 8.86)	0 – 45 (0 – 13.19)	0 – 49.5* (0 – 14.34*)	0 – 54** (0 – 15.48**)
Participation rate	100%	110%	120%	100%	100%	110%	120%

¹ 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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Initial date for deposits: **July 22, 2023**
Deadline for deposits¹: **September 22, 2023**

Return options

	Term of 4 years and 2 days						
	Inflation Context			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
Initial date	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023
Maturity date	October 8, 2027	October 8, 2027	October 8, 2027	October 8, 2027	October 8, 2027	October 8, 2027	October 8, 2027
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 45 (0 – 9.73)	0 – 49.5* (0 – 10.58*)	0 – 54** (0 – 11.4**)	8 – 48 (1.94 – 10.3)	0 – 100 (0 – 18.92)	0 – 110* (0 – 20.38*)	0 – 120** (0 – 21.79**)
Participation rate	100%	110%	120%	100%	100%	110%	120%

	Term of 5 years and 2 days						
	Inflation Context			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
Initial date	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023
Maturity date	October 8, 2028	October 8, 2028	October 8, 2028	October 8, 2028	October 8, 2028	October 8, 2028	October 8, 2028
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 - 58 (0 – 9.58)	0 – 63.8* (0 – 10.37*)	0 – 69.6** (0 – 11.14**)	10 – 61 (1.92 – 9.99)	0 – unlimited (0 – unlimited)	0 - unlimited* (0 – unlimited*)	0 – unlimited** (0 – unlimited**)
Participation rate	100%	110%	120%	100%	100%	110%	120%

¹ 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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Return options

	Term of 5 years and 2 days				
	Consumer Staples	ESG Global Diversified	\$500 – \$24,999	Canadian Diversified \$25,000 – \$249,999	\$250,000 +
Initial date	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023	October 6, 2023
Maturity date	October 8, 2028	October 8, 2028	October 8, 2028	October 8, 2028	October 8, 2028
Return (%) guaranteed minimum – potential maximum (annual return (%))	10 – 36.5 (1.92 – 6.42)	0 – 50 (0 – 8.45)	0 – 100 (0 – 14.87)	0 – 110* (0 – 16*)	0 – 120** (0 – 17.08**)
Participation rate	100%	100%	100%	110%	120%

¹ 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%.

Baskets of securities

Canadian Diversified	Consumer Staples	ESG Global Diversified
<ul style="list-style-type: none">• Algonquin Power & Utilities Corp.• Bank of Nova Scotia/The• BCE Inc.• Canadian Imperial Bank of Commerce• Hydro One Limited• Intact Financial Corp.• Magna International Inc.• Metro Inc.• Nutrien Limited• Telus Corporation	<ul style="list-style-type: none">• Carrefour SA• Danone SA• Dollarama Inc.• Kao Corp.• Koninklijke Ahold Delhaize NV• Metro Inc.• Nestlé SA• Procter & Gamble Co./The• Reckitt Benckiser Group PLC• Walmart Inc.	<ul style="list-style-type: none">• CGI Inc.• Daiwa House Industry Co. Ltd.• First Solar Inc.• Goodman Group• Hydro One Ltd.• KDDI Corp.• Magna International Inc.• Merck and Co. Inc.• Mitsubishi Corp.• Mowi ASA• Nutrien Limited• NVIDIA Corp.• Orsted AS• Partners Group Holding AG• SAP SE• Schneider Electric SE• SolarEdge Technologies Inc.• STMicroelectronics NV• Vestas Wind Systems A/S• Welltower Inc.

Global Opportunities	Inflation Context
<ul style="list-style-type: none">• Algonquin Power & Utilities Corp.• 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.• Rio Tinto Ltd.• Roche Holding AG• Sanofi• Swisscom AG• TELUS Corp.• Thomson Reuters Corp.• Toronto-Dominion Bank/The• Unilever PLC• Zurich Insurance Group AG	<ul style="list-style-type: none">• Allianz SE• Assicurazioni Generali SpA• Canadian Imperial Bank of Commerce• Dow Inc.• Gilead Sciences Inc.• Merck and Co. Inc.• Newmont Corp.• Novo Nordisk A/S• Nutrien Limited• Roche Holding AG• Sanofi• Shin-Etsu Chemical Co. Limited• Sun Life Financial Inc.• Toronto-Dominion Bank/The• Wheaton Precious Metals Corp.

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: 1.60%
Management fees	No fees
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 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
Global Opportunities Inflation Context	Global Opportunities Inflation Context	Global Opportunities Inflation Context	Canadian Diversified Consumer Staples ESG Global Diversified Global Opportunities Inflation Context
August 6, 2025	August 6, 2026	August 6, 2027	August 8, 2028
September 8, 2025	September 8, 2026	September 7, 2027	September 6, 2028
October 6, 2025	October 6, 2026	October 6, 2027	October 5, 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 of 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 October 2023 campaign or to postpone the initial date.



Desjardins

Insurance

Life • Health • Retirement


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