

Guarantee Advantage[®] Performance with a safety net



Returns you can get behind



Desjardins is **the largest** market-linked term investment (MLTI) issuer in Canada.¹

Assets under management

\$38B²

89%

of options have outperformed the annual return of the main competitor's fixed-rate term investments.³

98%

of options have exceeded the annualized minimum return.⁴

76%

of options that reached maturity attained the maximum potential return.⁵



Help your clients hold on to their earnings and avoid losses with Guarantee Advantage[®] and its **100% DEPOSIT GUARANTEE** at maturity.

Guarantee Advantage® — Performance with a safety net

Guarantee Advantage: The only MLTI of its kind in Canada



Participation rates
of **100% and higher**⁶



Unlimited potential
maximum returns
sometimes offered



Beneficiary
designation offers
unique advantages



Eligible for pension
income tax credit and
pension income splitting

Features	Advantages for you	Advantages for your clients
Simplicity	→ Easy product to explain	→ No management, no monitoring for the entire investment term
Growth potential of well-established companies	→ The perfect fit for clients who've been burned by the markets and are looking for returns	→ Better return potential than a fixed-rate term investment
Security	→ Suitable for clients with a low risk tolerance → Perfect for clients approaching retirement who want to secure their portfolio	→ Peace of mind: deposits are 100% guaranteed at maturity and upon death



- No management fees
- Guaranteed minimum return or principal guaranteed at maturity

- Medium terms, with option to surrender at any time⁷
- Minimum Deposit of \$500

- Eligible for both registered plans (RRSP, LIRA, RRIF, LIF, TFSA) and non-registered plans⁸

Only Guarantee Advantage offers beneficiary designation!

Features	Advantages for you	Advantages for your clients
Quick and confidential payout of the death benefit	<ul style="list-style-type: none"> → A unique selling point compared to similar products offered by banks → A simple solution to transfer your clients' death benefit to the next generation 	<ul style="list-style-type: none"> → The death benefit is paid out confidentially to the beneficiary in 5 business days or fewer⁹ → No estate settlement fees when a named beneficiary is designated¹⁰
Protection from creditors and civil lawsuits	<ul style="list-style-type: none"> → Leverage the contract's seizure-exempt status as a way to develop your professional client base¹¹ 	<ul style="list-style-type: none"> → For self-employed and professional clients: protects their personal savings and their family's financial security in the event of a lawsuit or bankruptcy¹¹

1 Investor Economics, Deposit Report, Spring 2024.

2 As at May 23, 2024.

3 As at June 20, 2024. All Guarantee Advantage issues from March 2009 through June 2024 that reached maturity were compared to those of B2B Bank.

4 As at June 20, 2024. All issues between March 2009 through June 2024 that reached maturity.

5 As at June 20, 2024. All issues between March 2009 through June 2024 that reached maturity.

6 Please refer to the Features Table (No. [09014E](#)) for more information about the current campaign.

7 A market value adjustment may apply. Please refer to the Term Investments Contract for more information.

8 Eligible for LIFs only under Quebec legislation. 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.

9 Conditions apply, including receipt of the appropriate documentation, such as a death certificate. The beneficiary must be designated in the contract.

10 By law, the death benefit will be paid according to the contract owner's beneficiary designation. As the specifics of a beneficiary designation can vary considerably or be overridden by the contract owner's will, interested clients should consult a legal expert (lawyer or notary) for an assessment of their specific situation.

11 This is for your information only and does not constitute a legal opinion. 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.

About Desjardins group

Desjardins Group is the largest cooperative financial group in North America and the fifth largest cooperative financial group in the world, with assets of \$435.8 billion. It was named one of Canada's Best Employers by Forbes magazine and by Mediacorp. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. Ranked among the world's strongest banks according to The Banker magazine, Desjardins has some of the highest capital ratios and credit ratings in the industry.*

Offer Guarantee advantage!

Your Regional Sales Director can help you sell Guarantee Advantage.

Call today!

For more information and sales materials:

webi.ca/GuaranteeAdvantage

To track returns:

DesjardinsLifeInsurance.com/GuaranteeAdvantage

The information in this document is for illustration purposes only and is not an indication of past performance or a guarantee of future results. Please refer to the Desjardins Financial Security Life Assurance Company Term Investments Contract and the current campaign's Features Table for more information.

The terminology used in this document has been simplified for illustration purposes. In the event of a discrepancy between the information in this document and the information in the Desjardins Financial Security Life Assurance Company Term Investments Contract or the current campaign's Features Table, these documents will prevail. Please read them carefully before investing.

® Registered trademark owned by Desjardins Financial Security

DESJARDINS INSURANCE refers to Desjardins Financial Security Life Assurance Company.

* As at March 31, 2024. Source: Desjardins internal research.