

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

December 2020 campaign

Initial Date for Deposits: **September 24, 2020**

Deadline for Deposits: **November 20, 2020**

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	ESG Global Diversified	\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +	Consumer Staples	\$500 - \$24,999	\$25,000 - \$249,999	\$250,000+
Initial Date	December 2, 2020	December 2, 2020	December 2, 2020	December 2, 2020	December 2, 2020	December 2, 2020	December 2, 2020	December 2, 2020	December 2, 2020	December 2, 2020
Maturity Date	December 4, 2023	December 4, 2024	December 4, 2025	December 4, 2025	December 4, 2025	December 4, 2025	December 4, 2025	December 4, 2026	December 4, 2026	December 4, 2026
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 4 (0 – 1.32)	0 – 6.5 (0 – 1.59)	0 – 10 (0 – 1.92)	0 – 10 (0 – 1.92)	0 – 11* (0 – 2.11*)	0 – 12** (0 – 2.29**)	2 – 8 (0.40 – 1.55)	0 – 15 (0 – 2.36)	0 – 16.5* (0 – 2.58*)	0 – 18** (0 – 2.80**)
Participation rate	100%	100%	100%	100%	110%	120%	100%	100%	110%	120%

* Return includes a Participation Rate of 110%.

** Return includes a Participation Rate of 120%.

Baskets of Securities

Global Diversified	ESG Global Diversified	Canadian Diversified	Consumer Staples
<ul style="list-style-type: none"> Accenture PLC Aflac Inc. Astellas Pharma Inc. BCE Inc. Canadian Imperial Bank of Commerce Canadian Pacific Railway Ltd. Coles Group Ltd. Fortis Inc. GlaxoSmithKline PLC Hermès International Imperial Oil Ltd. Kone OYJ Muenchener Rueckversicherungs AG Nestlé SA Public Storage Rio Tinto Ltd. Swisscom AG Thomson Reuters Corp. Toyota Motor Corporation Wolters Kluwer NV 	<ul style="list-style-type: none"> 3i Group PLC Algonquin Power & Utilities Corporation Allianz SE BCE Inc. Burberry Group PLC Canadian Tire Corp. Ltd. Deutsche Post AG First Solar Inc. Givaudan SA Intel Corporation Kone OYJ L'Oreal SA Microsoft Corporation Muenchener Rueckversicherungs AG Reckitt Benckiser Group PLC SAP SE Siemens Gamesa Renewable Energy SA Swisscom AG Toronto-Dominion Bank/The Vestas Wind Systems A/S 	<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

Features

Minimum Deposit¹	\$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%
Management fees	No fees
Participation rate	100%. Global Diversified (term of 5 years and 2 days) and Canadian Diversified baskets (term of 6 years and 2 days): 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 5 years and 2 days	Term of 6 years and 2 days	Term of 6 years and 2 days
Global Diversified	Global Diversified	ESG Global Diversified	Global Diversified	Consumer Staples	Canadian Diversified
October 4, 2023	October 2, 2024	October 2, 2025	October 2, 2025	October 2, 2025	October 2, 2026
November 2, 2023	November 5, 2024	November 4, 2025	November 4, 2025	November 4, 2025	November 2, 2026
December 1, 2023	December 2, 2024	December 2, 2025	December 2, 2025	December 2, 2025	December 2, 2026



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 December 2020 campaign or to postpone the Initial Date.

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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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