

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

February 2023 campaign

Initial date for deposits: **November 19, 2022**

Deadline for deposits¹: **January 20, 2023**

Return options

	Term of 2 years and 2 days				Term of 3 years and 2 days			
	Global Opportunities	Global Opportunities			Global Opportunities	Global Opportunities		
		\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +		\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +
Initial date	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023
Maturity date	February 5, 2025	February 5, 2025	February 5, 2025	February 5, 2025	February 5, 2026	February 5, 2026	February 5, 2026	February 5, 2026
Return (%) guaranteed minimum – potential maximum (Annual return (%))	6 – 11.2 (2.96 – 5.45)	0 – 26 (0 – 12.25)	0 – 28.6* (0 – 13.40*)	0 – 31.2** (0 – 14.54**)	9 – 18.5 (2.91 – 5.82)	0 – 42.5 (0 – 12.53)	0 – 46.75* (0 – 13.64*)	0 – 51** (0 – 14.73**)
Participation rate	100%	100%	110%	120%	100%	100%	110%	120%

	Term of 4 years and 2 days			Term of 5 years and 2 days		
	Global Opportunities			Global Opportunities		
	\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +	\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +
Initial date	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023
Maturity date	February 5, 2027	February 5, 2027	February 5, 2027	February 5, 2028	February 5, 2028	February 5, 2028
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – unlimited (0 – unlimited)	0 – unlimited* (0 – unlimited*)	0 – unlimited** (0 – unlimited**)	0 – unlimited** (0 – unlimited**)	0 – unlimited*** (0 – unlimited***)	0 – unlimited**** (0 – unlimited****)
Participation rate	100%	110%	120%	120%	130%	140%

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%.
 *** Return includes a participation rate of 130%.
 **** Return includes a participation rate of 140%.
 ***** Return includes a participation rate of 300%.

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February 2023 campaign

Initial date for deposits: **November 19, 2022**

Deadline for deposits¹: **January 20, 2023**

Return options

	Term of 5 years and 2 days								
	Global Financials	Consumer Staples	ESG Global Diversified	Global Diversified			Canadian Diversified		
				\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +	\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +
Initial date	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023	February 3, 2023
Maturity date	February 5, 2028	February 5, 2028	February 5, 2028	February 5, 2028	February 5, 2028	February 5, 2028	February 5, 2028	February 5, 2028	February 5, 2028
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 37.5**** (0 – 6.58****)	12 – 42.5 (2.29 – 7.34)	0 – 55 (0 – 9.16)	0 – 55 (0 – 9.16)	0 – 60.5* (0 – 9.92*)	0 – 66** (0 – 10.67**)	0 – 60 (0 – 9.86)	0 – 66* (0 – 10.67*)	0 – 72** (0 – 11.46**)
Participation rate	300%	100%	100%	100%	110%	120%	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%.
 *** Return includes a participation rate of 130%.
 **** Return includes a participation rate of 140%.
 ***** Return includes a participation rate of 300%.

Baskets of securities

Canadian Diversified

- 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

Consumer Staples

- 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.

ESG Global Diversified

- CGI Inc.
- Daiwa House Industry Co. Ltd.
- First Solar Inc.
- Goodman Group
- Hydro One Ltd.
- KDDI Corp.
- Magna International Inc.
- Merck KGaA
- Mitsubishi Corp.
- Mowi ASA
- Nutrien Ltd.
- 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 Diversified

- Bridgestone Corp.
- Canon Inc.
- CGI Inc.
- CSL Ltd.
- First Solar Inc.
- Intact Financial Corp.
- Investor AB
- Loblaw Cos Ltd.
- McDonald's Corp.
- National Grid PLC
- Nestlé SA
- Pfizer Inc.
- Reckitt Benckiser Group PLC
- Rogers Communications Inc.
- Sanofi
- SAP SE
- Toronto-Dominion Bank/The
- United Parcel Service Inc.
- Wheaton Precious Metals Corp.
- Zurich Insurance Group AG

Global Financials

- Allianz SE
- Assicurazioni Generali SpA
- AXA SA
- Berkshire Hathaway Inc.
- Chubb Ltd.
- Goodman Group
- HSBC Holdings PLC
- Intact Financial Corp.
- Investor AB
- Legal & General Group PLC
- Manulife Financial Corp.
- National Australia Bank Ltd.
- National Bank of Canada
- Royal Bank of Canada
- Sampo Oyj
- Sun Life Financial Inc.
- Swiss Life Holding AG
- Toronto-Dominion Bank/The
- Willis Towers Watson PLC
- Zurich Insurance Group AG

Global Opportunities

- Algonquin Power & Utilities Corp.
- Canadian Imperial Bank of Commerce
- Danone SA
- Denso Corp.
- Deutsche Post AG
- 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

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: 1.30%
Management fees	No fees
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 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	Global Opportunities	Global Opportunities	Canadian Diversified Consumer Staples Global Diversified ESG Global Diversified Global Financials Global Opportunities
December 3, 2024	December 3, 2025	December 3, 2026	December 3, 2027
January 7, 2025	January 5, 2026	January 4, 2027	January 4, 2028
February 3, 2025	February 3, 2026	February 3, 2027	February 3, 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 February 2023 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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