

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

October 2021 campaign

Initial Date for Deposits: **July 24, 2021**

Deadline for Deposits: **September 24, 2021**

Return options

	Term of 3 years and 2 days	Term of 4 years and 2 days	Term of 5 years and 2 days								
	Global Diversified	Global Diversified	ESG Global Diversified			Global Diversified			Emerging Markets	Consumer Staples	
			\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +	\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +			
Initial Date	October 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021
Maturity Date	October 7, 2024	October 7, 2025	October 7, 2026	October 7, 2026	October 7, 2026	October 7, 2026	October 7, 2026	October 7, 2026	October 7, 2026	October 7, 2026	October 7, 2026
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 4.5 (0 – 1.48)	0 – 9 (0 – 2.18)	0 – 16 (0 – 3.01)	0 – 17.6* (0 – 3.30*)	0 – 19.2** (0 – 3.58**)	0 – 16 (0 – 3.01)	0 – 17.6* (0 – 3.30*)	0 – 19.2** (0 – 3.58**)	0 – 16 (0 – 3.01)	2.5 – 10.5 (0.50 – 2.02)	
Participation rate	100%	100%	100%	110%	120%	100%	110%	120%	100%	100%	

	Term of 6 years and 2 days					Term of 7 years and 2 days		
	Consumer Staples	Global Financials	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 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021	October 5, 2021
Maturity Date	October 7, 2027	October 7, 2027	October 7, 2027	October 7, 2027	October 7, 2027	October 7, 2027	October 7, 2028	October 7, 2028
Return (%) guaranteed minimum – potential maximum (Annual return (%))	4.5 – 15 (0.74 – 2.36)	0 – 20.1*** (0 – 3.10***)	0 – 47 (0 – 6.63)	0 – 51.7* (0 – 7.19*)	0 – 56.4** (0 – 7.74**)	0 – unlimited (0 – unlimited)	0 – unlimited* (0 – unlimited*)	0 – unlimited** (0 – unlimited**)
Participation rate	100%	300%	100%	110%	120%	100%	110%	120%

* Return includes a Participation Rate of 110%.
 ** Return includes a Participation Rate of 120%.
 *** Return includes a Participation Rate of 300%.

Baskets of Securities

Consumer Staples

- Colgate-Palmolive Co.
- Danone SA
- Hershey Co.
- L'Oréal SA
- Nestlé SA
- PepsiCo Inc.
- Procter & Gamble Co.
- Reckitt Benckiser Group PLC
- Saputo Inc.
- Unilever PLC

Emerging Markets

- China Life Insurance Co. Ltd.
- China Merchants Bank Co. Ltd.
- Fomento Economico Mexicano SAB de CV
- Hyundai Motor Co.
- Industrial & Commercial Bank of China Ltd.
- Infosys Ltd.
- Kia Motors Corp.
- Ping An Insurance Group Co. of China Ltd.
- POSCO
- Samsung Electronics Co. Ltd.

ESG Global Diversified

- ABB Ltd.
- Algonquin Power & Utilities Corp.
- Alstom SA
- Citrix Systems Inc.
- East Japan Railway Co.
- Ecolab Inc.
- First Solar Inc.
- Goodman Group
- Microsoft Corp.
- Mowi ASA
- Novo Nordisk A/S
- Orsted AS
- Red Electrica Corp. SA
- SAP SE
- Schneider Electric SE
- Sekisui House Ltd.
- UPM-Kymmene OYJ
- Vestas Wind Systems A/S
- Vonovia SE
- Xylem Inc./NY

Global Diversified

- AbbVie Inc.
- Air Liquide SA
- Allianz SE
- Bank of Montreal
- Bridgestone Corp.
- Canadian Natural Resources Ltd.
- CGI Inc.
- Enel SpA
- Kone OYJ
- Loblaw Cos Ltd.
- McDonald's Corp.
- Nippon Telegraph & Telephone Corp.
- Procter & Gamble Co./The
- Roche Holding AG
- Rogers Communications Inc.
- Royal Bank of Canada
- Sanofi
- Texas Instruments Inc.
- Wolters Kluwer NV
- Zurich Insurance Group AG

Global Financials

- Allianz SE
- Aviva PLC
- AXA SA
- Bank of Montreal
- Bank of New York Mellon Corp./The
- BNP Paribas SA
- Canadian Imperial Bank of Commerce
- HSBC Holdings PLC
- Investor AB
- JPMorgan Chase & Co.
- Legal & General Group PLC
- Muenchener Rueckversicherungs AG
- National Bank of Canada
- Power Corp. of Canada
- Royal Bank of Canada
- Sun Life Financial Inc.
- Swiss Re AG
- Toronto-Dominion Bank/The
- Wells Fargo & Co.
- Zurich Insurance Group AG

Global Opportunities

- Canadian Imperial Bank of Commerce
- Danone SA
- Deutsche Post AG
- Enbridge Inc.
- 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
- Toyota Motor Corp.
- 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: 0.5%
Management fees	No fees
Participation rate	100%. Global Diversified (term of 5 years and 2 days), ESG Global Diversified (5 years and 2 days) and Global Opportunities (terms of 6 years and 2 days and 7 years and 2 days): Deposits of \$25,000 - \$249,999: 110 %; Deposits of \$250,000 or more: 120%; Global Financials: 300%.
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 6 years and 2 days	Term of 7 years and 2 days
Global Diversified	Global Diversified	ESG Global Diversified Consumer Staples Emerging Markets Global Diversified	Consumer Staples Global Financials Global Opportunities	Global Opportunities
August 6, 2024	August 5, 2025	August 5, 2026	August 5, 2027	August 8, 2028
September 5, 2024	September 5, 2025	September 8, 2026	September 7, 2027	September 5, 2028
October 4, 2024	October 3, 2025	October 5, 2026	October 5, 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 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 October 2021 campaign or to postpone the Initial Date.



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