

Guarantee Advantage®

Market-Linked Term Investments

EUROPE Basket

The **Europe** basket is made up of securities from 15 leading European companies across 7 industries: financials, telecommunications services, consumer staples, energy, consumer discretionary, utilities and healthcare. This diversification strategy helps offset the impact of volatility on portfolio performance and allows you to grow your principal while minimizing its risk exposure.

The **Europe** basket is a stable and diversified investment option that provides you with peace of mind knowing your investment's performance is based on the growth of the leading European companies.

Europe basket composition

Security	Sector of activity	Stock market	Currency	Weight
Allianz SE	Financials	XETRA Frankfurt	Euro	6.67%
BP PLC	Energy	New York SE	U.S. dollar	6.67%
GlaxoSmithKline PLC	Healthcare	London SE	Pound Sterling	6.67%
Hennes & Mauritz AB (H&M)	Consumer discretionary	Stockholm	Swedish Krona	6.67%
Muenchener Rueckver	Financials	XETRA Frankfurt	Euro	6.67%
National Grid PLC	Energy	London SE	Pound Sterling	6.67%
Nestle SA	Consumer staples	SIX Swiss	Swiss Franc	6.67%
Royal Dutch Shell PLC	Energy	EN Amsterdam	Euro	6.67%
Sanofi	Healthcare	Paris	Euro	6.67%
Swedbank AB	Financials	Stockholm	Swedish Krona	6.67%
Swiss Re AG	Financials	SIX Swiss	Swiss Franc	6.67%
Telefonica SA	Telecommunications services	Continuous Spain	Euro	6.67%
Unilever NV	Consumer staples	EN Amsterdam	Euro	6.67%
Vivendi SA	Telecommunications services	Paris	Euro	6.67%
Zurich Insurance Group AG	Financials	SIX Swiss	Swiss Franc	6.67%
TOTAL				100%

The Guaranteed Investment's return at maturity will not be affected by changes in exchange rates, even if the security prices are published in foreign currencies.

Accurate and up-to-date information as at November 24, 2017. The composition of the basket of securities is subject to change without notice.



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Summary

Guarantee Advantage® is a market-linked term investment that, at maturity, provides you with 100% of the principal invested plus a rate of return that falls within a pre-determined range. This type of investment offers you a number of advantages:

- option to choose a return zone defined by a guaranteed minimum return and a potential maximum return
- no fees, making it a product that's simple to use and requires no management on your end
- potential for a higher return compared to a fixed-interest term investment
- principal that is 100% guaranteed in the event of death and paid quickly to the designated Beneficiary¹
- protection against currency-related risks
- risk-free access to securities of well-established companies whose brand names, products and services are widely known and used
- eligibility for registered savings plans, including TFSAs



Tracking returns

You can track the **Europe** basket's performance, and compare it to previous campaigns using the calculator *Tracking the performance of Guarantee Advantage campaigns*.

GIVE IT A TRY!

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¹ Some conditions apply, including receipt of the appropriate documentation, such as a death certificate. The information contained in this document may be modified without notice. Please refer to the current campaign's Features Table for more information and to the Desjardins Financial Security Life Assurance Company Term Investments Contract.

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