

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

August 2020 campaign

Initial Date for Deposits: **May 23, 2020**

Deadline for Deposits: **July 24, 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	Global Diversified		Consumer Staples	Canadian Diversified			
				\$500 - \$24,999	\$25,000 - \$249,999	\$250,000 +		\$500 - \$24,999	\$25,000 - \$249,999	\$250,000+
Initial Date	August 5, 2020	August 5, 2020	August 5, 2020	August 5, 2020	August 5, 2020	August 5, 2020	August 5, 2020	August 5, 2020	August 5, 2020	August 5, 2020
Maturity Date	August 7, 2023	August 7, 2024	August 7, 2025	August 7, 2025	August 7, 2025	August 7, 2025	August 7, 2025	August 7, 2026	August 7, 2026	August 7, 2026
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 7 (0 – 2.28)	0 – 11 (0 – 2.64)	0 – 16.5 (0 – 3.10)	0 – 16.5 (0 – 3.10)	0 – 18.15* (0 – 3.39*)	0 – 19.8** (0 – 3.68**)	3 – 12 (0.59 – 2.29)	0 – 25 (0 – 3.79)	0 – 27.5 (0 – 4.13)	0 – 30 (0 – 4.47)
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. • East Japan Railway Co. • 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. • 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 6 years and 2 days	
Global Diversified	Global Diversified	ESG Global Diversified	Global Diversified	Consumer Staples	Canadian Diversified
June 7, 2023	June 7, 2024	June 10, 2025	June 10, 2025	June 10, 2025	June 5, 2026
July 5, 2023	July 5, 2024	July 7, 2025	July 7, 2025	July 7, 2025	July 3, 2026
August 4, 2023	August 2, 2024	August 5, 2025	August 5, 2025	August 5, 2025	August 5, 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 August 2020 campaign or to postpone the Initial Date.



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.
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* Registered trademark owned by Desjardins Financial Security Life Assurance Company

