

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

December 2021 campaign

Initial Date for Deposits: **September 25, 2021**

Deadline for Deposits: **November 19, 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 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 |
| Maturity Date | December 5, 2024 | December 5, 2025 | December 5, 2026 | December 5, 2026 | December 5, 2026 | December 5, 2026 | December 5, 2026 | December 5, 2026 | December 5, 2026 | December 5, 2026 | December 5, 2026 |
| Return (%) guaranteed minimum – potential maximum (Annual return (%)) | 0 – 5 (0 – 1.64) | 0 – 10 (0 – 2.41) | 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 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 | December 3, 2021 |
| Maturity Date | December 5, 2027 | December 5, 2027 | December 5, 2027 | December 5, 2027 | December 5, 2027 | December 5, 2027 | December 5, 2028 | December 5, 2028 |
| Return (%) guaranteed minimum – potential maximum (Annual return (%)) | 5.5 – 11 (0.90 – 1.75) | 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.
- Alstom SA
- CGI Inc.
- Citrix Systems Inc.
- Deutsche Post AG
- Eisai Co. Ltd.
- First Solar Inc.
- Goodman Group
- Hewlett Packard Enterprise Co.
- Magna International Inc.
- Microsoft Corp.
- Mowi ASA
- Orsted AS
- Red Electrica Corp SA
- Schneider Electric SE
- Sekisui House Ltd.
- Terna SPA
- Toyota Motor Corp.
- UPM-Kymmene Oyj
- Vonovia SE

Global Diversified

- Abbott Laboratories
- Allianz SE
- BCE Inc.
- BNP Paribas SA
- Canadian National Railway Co.
- Hewlett Packard Enterprise Co.
- Iberdrola SA
- Intel Corp.
- Koninklijke Philips NV
- Manulife Financial Corp.
- McDonald's Corp.
- Nestlé SA
- Nintendo Co. Ltd.
- Restaurant Brands International Inc.
- Rio Tinto Ltd.
- Sanofi
- Siemens AG
- Swisscom AG
- Wesfarmers Ltd.
- Wolters Kluwer NV

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 |
| October 4, 2024 | October 10, 2025 | October 5, 2026 | October 4, 2027 | October 3, 2028 |
| November 5, 2024 | November 4, 2025 | November 4, 2026 | November 4, 2027 | November 6, 2028 |
| December 3, 2024 | December 3, 2025 | December 3, 2026 | December 3, 2027 | December 1, 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 December 2021 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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