

Features table

Initial Date for Deposits: **September 22, 2017** | Deadline for Deposits: **November 23, 2017**



Baskets of Securities

Global Financials		Europe		Consumer Staples	Canadian Diversified
<ul style="list-style-type: none"> Allianz SE Australia & New Zealand Banking Group Ltd Banco Santander SA Bank of Montreal Bank of Nova Scotia Canadian Imperial Bank of Commerce (CIBC) Commonwealth Bank of Australia Investor AB JP Morgan Chase & Co 	<ul style="list-style-type: none"> Legal & General Group PLC Muenchener Rueckversicherungs AG National Australia Bank Ltd National Bank of Canada Power Corporation of Canada Swedbank AB Swiss Re AG Toronto-Dominion Bank Wells Fargo & Co Westpac Banking Corp Zurich Insurance Group AG 	<ul style="list-style-type: none"> Allianz SE BP PLC GlaxoSmithKline PLC Hennes & Mauritz AB Muenchener Rueckversicherungs AG National Grid PLC Nestle SA Royal Dutch Shell PLC Sanofi Swedbank AB 	<ul style="list-style-type: none"> Swiss Re AG Telefonica SA Unilever NV Vivendi SA Zurich Insurance Group AG 	<ul style="list-style-type: none"> Coca-Cola Co. Danone SA General Mills Hershey's Kimberly-Clark Corporation L'Oreal SA Nestle SA Procter & Gamble Co. Reckitt Benckiser Group PLC Unilever NV 	<ul style="list-style-type: none"> Bank of Montreal BCE Inc. Cineplex Inc. Cominar Real Estate Investment Trust Emera Inc. Fortis Inc. Power Corporation of Canada Rogers Communications Inc. Thomson Reuters Weston (George) Ltd.

Return options

	3 YEARS AND 2 DAYS TERM		5 YEARS AND 2 DAYS TERM			
	Global Financials	Global Financials	Europe	Consumer Staples	Canadian Diversified	Canadian Diversified (\$50,000+)
Univeris product code¹	GA009	GA010	GAK05	GAB38	GAG17	GAJ14
Initial Date	December 7, 2017	December 7, 2017	December 7, 2017	December 7, 2017	December 7, 2017	December 7, 2017
Maturity Date	December 9, 2020	December 9, 2022	December 9, 2022	December 9, 2022	December 9, 2022	December 9, 2022
Return (%) (guaranteed minimum – potential maximum)	0 – 9	0 – 35	0 – 35	2.5 – 17	0 – unlimited	0 – unlimited Participation Rate of 110%
Annual return (%) (guaranteed minimum – potential maximum)	0 – 2.91	0 – 6.19	0 – 6.19	0.5 – 3.19	0 – unlimited	0 – unlimited Participation Rate of 110%

¹ Univeris product codes for SFL Insurance and Desjardins Independent Network Insurance Agency representatives' use only.

The yield of the basket of securities does not take into account the payment of dividends or distributions on shares or other securities included in the basket of securities. The return at maturity is multiplied by the Participation Rate.

Features

Minimum Deposit¹	\$500. Deposits are accepted up to the Annuitant's 95th Birthday.
Eligibility for registered plans^{2,3}	RRSPs, RRIFs, LIRAs, LIFs, TFSA and non-registered
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%) X number of years to maturity remaining X 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% or 110% for a Deposit of \$50,000 or more in Canadian Diversified basket (5 years and 2 days term)
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.)

3 YEARS AND 2 DAYS TERM	5 YEARS AND 2 DAYS TERM			
Global Financials	Global Financials	Europe	Consumer Staples	Canadian Diversified
October 7, 2020	October 7, 2022	October 7, 2022	October 7, 2022	October 7, 2022
November 9, 2020	November 7, 2022	November 7, 2022	November 7, 2022	November 7, 2022
December 7, 2020	December 7, 2022	December 7, 2022	December 7, 2022	December 7, 2022

¹ All Deposits are initially invested in a 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 will be invested in **Guarantee Advantage**[®] if the minimum Deposit is respected. The maturity date of a Pre-Authorized Debit Agreement (PAD) depends on the Initial Date and term.

² Eligible for LIFs only under the Quebec legislation.

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 in this material is subject to change without notice.

Desjardins Insurance reserves the right to suspend **Guarantee Advantage**[®] Deposits for the December 2017 campaign or to postpone the Initial Date.

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