

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

June 2023 campaign

Initial date for deposits: **March 18, 2023**

Deadline for deposits¹: **May 19, 2023**

Return options

	Term of 2 years and 2 days						
	Inflation Context			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
Initial date	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023
Maturity date	June 9, 2025	June 9, 2025	June 9, 2025	June 9, 2025	June 9, 2025	June 9, 2025	June 9, 2025
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 16 (0 – 7.70)	0 – 17.6* (0 – 8.44*)	0 – 19.2** (0 – 9.18**)	4 – 14 (1.98 – 6.77)	0 – 22.5 (0 – 10.68)	0 – 24.75* (0 – 11.69*)	0 – 27** (0 – 12.69**)
Participation rate	100%	110%	120%	100%	100%	110%	120%

	Term of 3 years and 2 days						
	Inflation Context			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
Initial date	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023
Maturity date	June 9, 2026	June 9, 2026	June 9, 2026	June 9, 2026	June 9, 2026	June 9, 2026	June 9, 2026
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 25 (0 – 7.72)	0 – 27.5* (0 – 8.44*)	0 – 30** (0 – 9.14**)	6 – 23 (1.96 – 7.14)	0 – 40 (0 – 11.87)	0 – 44* (0 – 12.92*)	0 – 48** (0 – 13.96**)
Participation rate	100%	110%	120%	100%	100%	110%	120%

¹ Funds to be invested and the complete instructions must be received by this date.

* Return includes a participation rate of 110%.
 ** Return includes a participation rate of 120%.
 *** Return includes a participation rate of 130%.
 **** Return includes a participation rate of 300%.

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June 2023 campaign

Initial date for deposits: **March 18, 2023**

Deadline for deposits¹: **May 19, 2023**

Return options

	Term of 4 years and 2 days						Term of 5 years and 2 days		
	Inflation Context			Global Opportunities			Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
Initial date	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023
Maturity date	June 9, 2027	June 9, 2027	June 9, 2027	June 9, 2027	June 9, 2027	June 9, 2027	June 9, 2028	June 9, 2028	June 9, 2028
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 34.5 (0 – 7.69)	0 – 37.95* (0 – 8.38*)	0 – 41.4** (0 – 9.05**)	0 – unlimited (0 – unlimited)	0 – unlimited* (0 – unlimited*)	0 – unlimited** (0 – unlimited**)	0 – unlimited* (0 – unlimited*)	0 – unlimited** (0 – unlimited**)	0 – unlimited*** (0 – unlimited***)
Participation rate	100%	110%	120%	100%	110%	120%	110%	120%	130%

	Term of 5 years and 2 days					
	Inflation Context			Global Financials	Consumer Staples	ESG Global Diversified
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +			
Initial date	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023
Maturity date	June 9, 2028	June 9, 2028	June 9, 2028	June 9, 2028	June 9, 2028	June 9, 2028
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 40 (0 – 6.96)	0 – 44* (0 – 7.57*)	0 – 48** (0 – 8.16**)	0 – 31**** (0 – 5.55****)	11 – 30 (2.11 – 5.39)	0 – 42.5 (0 – 7.34)
Participation rate	100%	110%	120%	300%	100%	100%

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* Return includes a participation rate of 110%.

** Return includes a participation rate of 120%.

*** Return includes a participation rate of 130%.

**** Return includes a participation rate of 300%.

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June 2023 campaign

Initial date for deposits: **March 18, 2023**

Deadline for deposits¹: **May 19, 2023**

Return options

	Term of 5 years and 2 days					
	Canadian Diversified			Europe		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
Initial date	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023	June 7, 2023
Maturity date	June 9, 2028	June 9, 2028	June 9, 2028	June 9, 2028	June 9, 2028	June 9, 2028
Return (%) guaranteed minimum – potential maximum (Annual return (%))	0 – 40 (0 – 6.96)	0 – 44* (0 – 7.57*)	0 – 48** (0 – 8.16**)	0 – 42 (0 – 7.26)	0 – 46.2* (0 – 7.89*)	0 – 50.4** (0 – 8.50**)
Participation rate	100%	110%	120%	100%	110%	120%

¹ Funds to be invested and the complete instructions must be received by this date.

* Return includes a participation rate of 110%.
 ** Return includes a participation rate of 120%.
 *** Return includes a participation rate of 130%.
 **** Return includes a participation rate of 300%.

Baskets of securities

Canadian Diversified	Consumer Staples	ESG Global Diversified	Europe
<ul style="list-style-type: none"> • Algonquin Power & Utilities Corp. • Bank of Nova Scotia/The • BCE Inc. • Canadian Imperial Bank of Commerce • Hydro One Limited • Intact Financial Corp. • Magna International Inc. • Metro Inc. • Nutrien Limited • Telus Corporation 	<ul style="list-style-type: none"> • Carrefour SA • Danone SA • Dollarama Inc. • Kao Corp. • Koninklijke Ahold Delhaize NV • Metro Inc. • Nestlé SA • Procter & Gamble Co./The • Reckitt Benckiser Group PLC • Walmart Inc. 	<ul style="list-style-type: none"> • CGI Inc. • Daiwa House Industry Co. Ltd. • First Solar Inc. • Goodman Group • Hydro One Ltd. • KDDI Corp. • Magna International Inc. • Merck and Co. Inc. • Mitsubishi Corp. • Mowi ASA • Nutrien Limited • NVIDIA Corp. • Orsted AS • Partners Group Holding AG • SAP SE • Schneider Electric SE • SolarEdge Technologies Inc. • STMicroelectronics NV • Vestas Wind Systems A/S • Welltower Inc. 	<ul style="list-style-type: none"> • Allianz SE • Cie Générale des Établissements Michelin • Danone SA • GSK PLC • Kone Oyj • Muenchener Rueckversicherungs AG • National Grid PLC • Nestlé SA • Reckitt Benckiser Group PLC • Sanofi • Swedbank AB • Swiss Re AG • Swisscom AG • Unilever PLC • Zurich Insurance Group AG

Global Financials	Global Opportunities	Inflation Context
<ul style="list-style-type: none"> • Allianz SE • Assicurazioni Generali SpA • AXA SA • Berkshire Hathaway Inc. • Chubb Ltd. • Goodman Group • HSBC Holdings PLC • Intact Financial Corp. • Investor AB • Legal & General Group PLC • Manulife Financial Corp. • National Australia Bank Ltd. • National Bank of Canada • Royal Bank of Canada • Sampo Oyj • Sun Life Financial Inc. • Swiss Life Holding AG • Toronto-Dominion Bank/The • Willis Towers Watson PLC • Zurich Insurance Group AG 	<ul style="list-style-type: none"> • Algonquin Power & Utilities Corp. • Canadian Imperial Bank of Commerce • Danone SA • Denso Corp. • Deutsche Post AG • 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 • Unilever PLC • Zurich Insurance Group AG 	<ul style="list-style-type: none"> • Allianz SE • Assicurazioni Generali SpA • Canadian Imperial Bank of Commerce • Johnson & Johnson • Merck and Co. Inc. • Newcrest Mining Limited • Newmont Corp. • Novo Nordisk A/S • Nutrien Limited • Roche Holding AG • Sanofi • Shin-Etsu Chemical Co. Limited • Sun Life Financial Inc. • Toronto-Dominion Bank/The • Wheaton Precious Metals Corp.

Features

Minimum deposit ¹	\$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: 1.60%
Management fees	No fees
Assuris protection	Yes
Creditor protection ⁴	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 2 years and 2 days	Term of 3 years and 2 days	Term of 4 years and 2 days	Term of 5 years and 2 days
Global Opportunities Inflation Context	Global Opportunities Inflation Context	Global Opportunities Inflation Context	Canadian Diversified Consumer Staples ESG Global Diversified Europe Global Financials Global Opportunities Inflation Context
April 7, 2025	April 7, 2026	April 7, 2027	April 7, 2028
May 7, 2025	May 7, 2026	May 10, 2027	May 8, 2028
June 4, 2025	June 4, 2026	June 7, 2027	June 7, 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 of 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 June 2023 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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* Registered trademark of Desjardins Financial Security Life Assurance Company

