

# Guarantee Advantage<sup>®</sup>

## Market-Linked Term Investments

### Features table

December 2024 campaign

Initial date for deposits: **September 21, 2024**

Deadline for deposits<sup>1</sup>: **November 15, 2024**

#### Return options

	Term of 2 years and 2 days						
	Financials			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
<b>Initial date</b>	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024
<b>Maturity date</b>	December 5, 2026	December 5, 2026	December 5, 2026	December 5, 2026	December 5, 2026	December 5, 2026	December 5, 2026
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 12</b> (0 – 5.83)	<b>0 – 13.2*</b> (0 – 6.4*)	<b>0 – 14.4**</b> (0 – 6.96**)	<b>3 – 9.5</b> (1.49 – 4.64)	<b>0 – 14</b> (0 – 6.77)	<b>0 – 15.4*</b> (0 – 7.42*)	<b>0 – 16.8**</b> (0 – 8.07**)
<b>Participation rate</b>	100%	110%	120%	100%	100%	110%	120%

  

	Term of 3 years and 2 days						
	Financials			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
<b>Initial date</b>	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024
<b>Maturity date</b>	December 5, 2027	December 5, 2027	December 5, 2027	December 5, 2027	December 5, 2027	December 5, 2027	December 5, 2027
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 19</b> (0 – 5.97)	<b>0 – 20.9*</b> (0 – 6.53*)	<b>0 – 22.8**</b> (0 – 7.09**)	<b>4.5 – 13.5</b> (1.48 – 4.31)	<b>0 – 22</b> (0 – 6.85)	<b>0 – 24.2*</b> (0 – 7.49*)	<b>0 – 26.4**</b> (0 – 8.12**)
<b>Participation rate</b>	100%	110%	120%	100%	100%	110%	120%

<sup>1</sup> 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%.

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## Market-Linked Term Investments

### Features table

December 2024 campaign

Initial date for deposits: **September 21, 2024**

Deadline for deposits<sup>1</sup>: **November 15, 2024**

#### Return options

	Term of 4 years and 2 days						
	Financials			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
<b>Initial date</b>	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024
<b>Maturity date</b>	December 5, 2028	December 5, 2028	December 5, 2028	December 5, 2028	December 5, 2028	December 5, 2028	December 5, 2028
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 32</b> (0 – 7.19)	<b>0 – 35.2*</b> (0 – 7.83*)	<b>0 – 38.4**</b> (0 – 8.46**)	<b>6 – 20</b> (1.47 – 4.66)	<b>0 – 35</b> (0 – 7.79)	<b>0 – 38.5*</b> (0 – 8.48*)	<b>0 – 42**</b> (0 – 9.16**)
<b>Participation rate</b>	100%	110%	120%	100%	100%	110%	120%

  

	Term of 5 years and 2 days						
	Canadian Diversified			Global Opportunities	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
<b>Initial date</b>	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024
<b>Maturity date</b>	December 5, 2029	December 5, 2029	December 5, 2029	December 5, 2029	December 5, 2029	December 5, 2029	December 5, 2029
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 32</b> (0 – 5.71)	<b>0 – 35.2*</b> (0 – 6.22*)	<b>0 – 38.4**</b> (0 – 6.72**)	<b>7.5 – 26</b> (1.46 – 4.73)	<b>0 – 44</b> (0 – 7.57)	<b>0 – 48.4*</b> (0 – 8.21*)	<b>0 – 52.8**</b> (0 – 8.85**)
<b>Participation rate</b>	100%	110%	120%	100%	100%	110%	120%

<sup>1</sup> 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%.

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Market-Linked Term Investments

## Features table

December 2024 campaign

Initial date for deposits: **September 21, 2024**

Deadline for deposits<sup>1</sup>: **November 15, 2024**

### Return options

	Term of 5 years and 2 days						
	American Market			ESG Global Diversified	Financials		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +		\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
<b>Initial date</b>	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024	December 3, 2024
<b>Maturity date</b>	December 5, 2029	December 5, 2029	December 5, 2029	December 5, 2029	December 5, 2029	December 5, 2029	December 5, 2029
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 24</b> (0 – 4.4)	<b>0 – 26.4*</b> (0 – 4.8*)	<b>0 – 28.8**</b> (0 – 5.19**)	<b>0 – 30</b> (0 – 5.39)	<b>0 – 44</b> (0 – 7.57)	<b>0 – 48.4*</b> (0 – 8.21*)	<b>0 – 52.8**</b> (0 – 8.85**)
<b>Participation rate</b>	100%	110%	120%	100%	100%	110%	120%

<sup>1</sup> 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%.

## Baskets of securities

### American Market

- Abbott Laboratories
- American Water Works Company, Inc.
- BlackRock Inc.
- Chevron Corporation
- Cisco Systems, Inc.
- Colgate-Palmolive Company
- ConocoPhillips Company
- Electronic Arts Inc
- Emerson Electric Company
- FedEx Corporation
- Gilead Sciences Inc.
- Johnson & Johnson
- Linde PLC
- McDonald's Corporation
- Microsoft Corporation
- Motorola Solutions, Inc.
- Oracle Corporation
- PepsiCo Inc.
- Texas Instruments Inc.
- Welltower Inc.

### Canadian Diversified

- BCE Inc.
- Bank of Montreal
- Bank of Nova Scotia
- Canadian Imperial Bank of Commerce
- Canadian Natural Resources Limited
- Canadien Pacifique Kansas City Limitée
- Emera Inc.
- Enbridge Inc.
- Hydro One Limited
- Manulife Financial Corporation
- Magna International Inc.
- Mines Agnico Eagle Limitée
- National Bank of Canada
- Nutrien Limited
- Pembina Pipeline Corporation
- Royal Bank of Canada
- Saputo Inc.
- Thomson Reuters Corporation
- Wheaton Precious Metals Corp.
- WSP Global Inc.

### ESG Global Diversified

- Alstom SA
- Bank of Nova Scotia
- Denso Corporation
- First Solar Inc.
- Gecina SA
- Hydro One Ltd.
- KDDI Corp.
- Magna International Inc.
- Microsoft Corporation
- Novo Nordisk A/S
- Novartis AG
- Orsted AS
- Panasonic Holdings Corporation
- Redeia Corp SA
- SAP SE
- Texas Instruments Inc.
- UPM\_Kymmene Oyj
- Vestas Wind Systems A/S
- Vonovia SE
- Wheaton Precious Metals Corporation

### Global Opportunities

- Algonquin Power & Utilities Corp.
- Bank of Nova Scotia
- Canadian Imperial Bank of Commerce
- Danone SA
- Denso Corp.
- DHL Group
- Gilead Sciences Inc.
- Iberdrola SA
- KDDI Corp.
- Manulife Financial Corp.
- McDonald's Corp.
- Nintendo Co. Ltd.
- Roche Holding AG
- Sanofi
- Swisscom AG
- TELUS Corp.
- Thomson Reuters Corp.
- Unilever PLC
- UPM-Kymmene Oyj
- Zurich Insurance Group AG

### Financials

- Bank of Montreal
- Bank of Nova Scotia
- Canadian Imperial Bank of Commerce
- Intact Financial Corporation
- Manulife Financial Corporation
- National Bank of Canada
- Royal Bank of Canada
- Sun Life Financial

## Features

<b>Minimum deposit</b> <sup>1</sup>	\$500. Deposits are accepted up to the annuitant's 95 <sup>th</sup> birthday.
<b>Eligible plans</b> <sup>2,3</sup>	RRSPs, RRIFs, LIRAs, LIFs, TFSA and non-registered plans
<b>Surrender option</b>	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.
<b>Death benefit guarantee</b>	The death benefit amount is equal to 100% of the initial deposit.
<b>Interest on deposits made before an initial date</b>	Interest rate of the special daily interest investment: 1.55%
<b>Management fees</b>	No fees
<b>Assuris protection</b>	Yes
<b>Creditor protection</b> <sup>4</sup>	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 Financials	Global Opportunities Financials	Global Opportunities Financials	American Market Canadian Diversified Global Diversified Financials Global Opportunities
October 5, 2026	October 4, 2027	October 4, 2028	October 4, 2029
November 4, 2026	November 4, 2027	November 6, 2028	November 5, 2029
December 3, 2026	December 2, 2027	December 1, 2028	December 3, 2029

## Need help? Contact us

By phone : 1-877-647-5435 By email: [savings@dfs.ca](mailto:savings@dfs.ca)



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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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1-866-647-5013

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<sup>1</sup> 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.

<sup>2</sup> Eligible for LIFs only under Quebec law.

<sup>3</sup> 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.

<sup>4</sup> 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 2024 campaign or to postpone the initial date.