

MARKET-LINKED TERM INVESTMENT

Guarantee Advantage

GET GROWTH POTENTIAL
WITH PEACE OF MIND

 **Desjardins**
Insurance
Life • Health • Retirement



Are you looking for a simple investment solution that combines growth potential and capital protection?



Have we got an offer for you!

Guarantee Advantage is a term investment whose returns are tied to a basket of securities from one or more sectors. It offers a guaranteed minimum return, and the principal is guaranteed at maturity and death. It's a convenient way to get an optimum combination of capital protection and growth potential.

Key facts about Guarantee Advantage

1 **GUARANTEED MINIMUM RETURN:¹ THAT MEANS YOUR MONEY IS SAFE**

Guarantee Advantage is sold during campaigns that take place multiple times a year. The features may change with each campaign.

2 **HIGHER RETURN POTENTIAL THAN A FIXED-RATE TERM INVESTMENT**

3 **YOUR PRINCIPAL IS 100% GUARANTEED AT DEATH AND QUICKLY PAID TO THE DESIGNATED BENEFICIARY²**

Market-linked Term Investments are contracts issued by life insurance companies so your principal is protected in the event of death.

4 **NO MANAGEMENT FEES**

This investment is designed so that there are no management fees associated with your investment.



Did you know that Guarantee Advantage offers a basket of responsible investment securities?

¹ Depending on the option chosen, the guaranteed minimum return may be zero. Please refer to the features for the current campaign.

² On receipt of appropriate documentation (e.g., a death certificate).

Key facts about Guarantee Advantage (cont.)

5 ADVANTAGES THAT BANKS CAN'T OFFER

Guarantee Advantage is a Market-linked term investment (MLTI) issued by Desjardins Insurance.

- MLTIs are contracts issued by life insurance companies.
- Market-linked Guaranteed investment certificates (GICs) are generally issued by banks.

These two types of products may be similar, but **Guarantee Advantage comes with exclusive advantages!**

Feature	Guarantee Advantage	Bank-issued GIC
Beneficiary designation	Yes Ensures prompt payment of the death benefit. ³	No ⁴ Investment is part of the estate.
Protection from creditors and civil lawsuits	Yes Certain Beneficiary designations allow the contract to be exempt from seizure. ⁵	No ⁴
Fees upon death	No No probate ⁶ or redemption fees.	Probate or redemption fees may be payable upon death.
Guaranteed death benefit	Yes Initial deposit is 100% guaranteed upon the annuitant's death.	No
Retirement tax benefits	Yes Eligible for the pension income tax credit and/or pension income splitting. ⁷	No
Annuity Settlement Option	Yes Contract owner can decide that the death benefit will be paid to the Beneficiary as an annuity.	No
Redeemable prior to maturity	Yes Market value adjustment. ⁸	Generally can't be cashed in prior to maturity.

³ Some conditions apply, including receipt of necessary documentation (e.g., death certificate). A named Beneficiary must be designated.

⁴ Exceptions may apply for registered accounts.

⁵ Exemption from seizure rules can be complex and vary between provinces. Interested investors should consult a legal expert (lawyer or notary) for an assessment of their specific situation.

⁶ Probate fees vary between provinces and do not apply in Quebec. A named Beneficiary must be designated to enjoy this benefit.

⁷ Conditions apply. At the federal level, you must be 65 years of age or older. Refer to the Canada Revenue Agency website for more information on pension income and eligibility for pension income splitting. With Guarantee Advantage, the eligible pension income is the accrued interest. A gain from redeeming a contract is not eligible income.

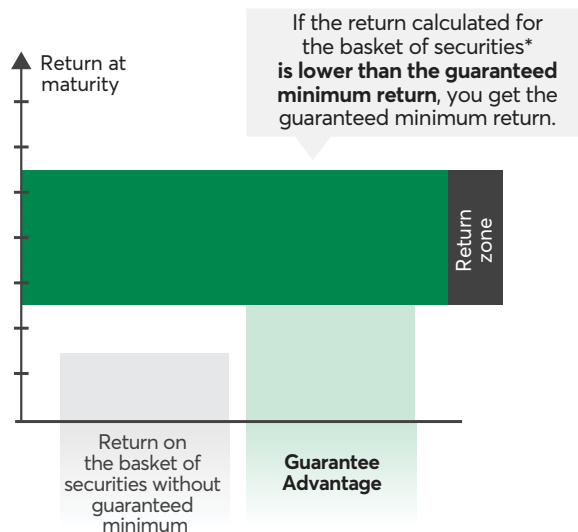
⁸ Please refer to the Term Investment Contract and application for more information on the market value adjustment.

How does Guarantee Advantage work?

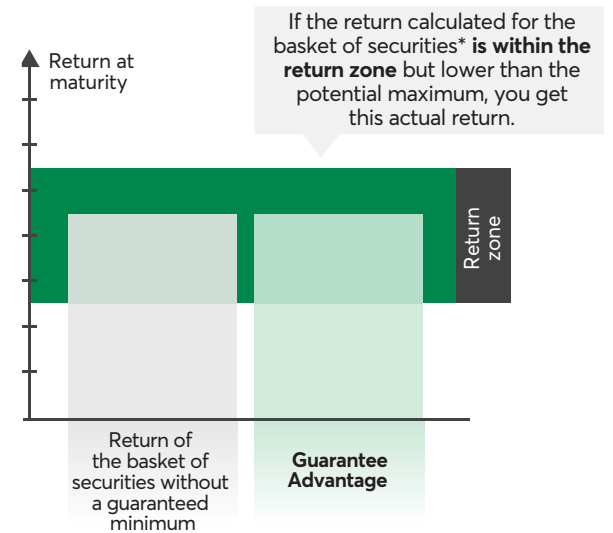
Each Guarantee Advantage campaign has a guaranteed minimum return (which could be 0%) and a potential maximum return. What you earn at maturity depends on the amount of the actual return and the range between the minimum and maximum returns (called the "return zone").

There are three possible outcomes:

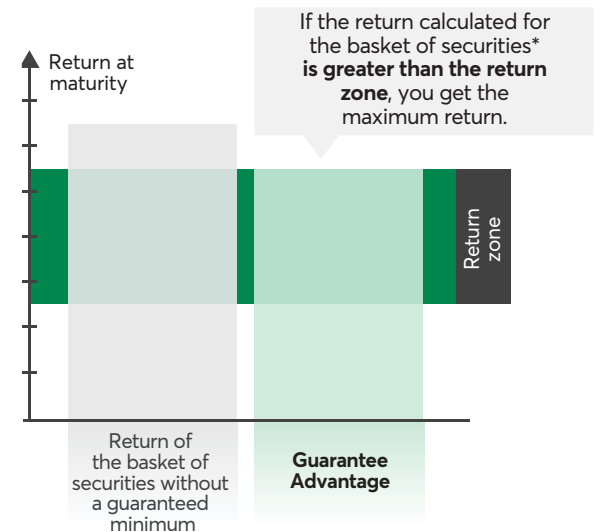
1. The actual return is below the minimum return.



2. The actual return is between the minimum and maximum returns.



3. The actual return is above the maximum return.



*Calculation method: The return of the basket of securities is calculated at maturity.

For each issue, 3 specific business days within the last 3 months of the term are used to determine the final return. The return at maturity is equal to the average of the cumulative returns for each security in the basket on each of these 3 days. All of the securities in the portfolio have the same weighting. For more details, see the Desjardins Insurance Term Investments Contract.



IF YOU'RE LOOKING TO PROTECT YOUR INVESTMENT AND HAVE ACCESS TO POTENTIAL FINANCIAL MARKET GROWTH, **GUARANTEE ADVANTAGE** MAY BE RIGHT FOR YOU.



What is a Market-linked term investment?

A Market-linked term investment is a term investment whose returns are tied to a basket of securities from one or more sectors. It offers a guaranteed minimum return, and the principal is guaranteed at maturity and death.

What is a Basket of securities?

A Basket of securities consists of securities of publicly-traded companies whose brands, products and services are recognized and commonly used. In a way, it's a benchmark that serves to calculate the term investment's variable return.

What is a Beneficiary?

The Beneficiary is the person designated by name who will be paid the death benefit upon the annuitant's death.

Desjardins: A name you can count on!

Desjardins Group is the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. It enjoys credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most stable financial institutions in the world according to *The Banker*.

To learn more about Guarantee Advantage, please contact your advisor today.

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