

Guarantee Advantage[®] Performance with a safety net



Returns you can get behind



Desjardins is **the largest** market-linked term investment (MLTI) issuer in Canada.¹

Assets under management

\$35 B²

88%
of options have outperformed the annual return of the main competitor's fixed-rate term investments.³

97%
of options have exceeded the annualized minimum return.⁴

78%
of options that reached maturity achieved the maximum potential return.⁵



Help your clients hold on to their earnings and avoid losses with Guarantee Advantage[®] and its **100% DEPOSIT GUARANTEE** at maturity.

Guarantee Advantage: The only MLTI of its kind in Canada



Participation Rates of **100% and greater**⁶



Unlimited potential maximum returns are sometimes offered



Beneficiary designation offers unique advantages



Eligible for pension income tax credit and pension income splitting

Features	Advantages for you	Advantages for your clients
Simplicity	→ Easy product to explain	→ No management, no monitoring for the entire investment term
Growth potential of well-established companies	→ The perfect fit for clients who've been burned by the markets and are looking for returns	→ Better return potential than a fixed-rate term investment
Security	→ Suitable for clients with a low risk tolerance → Perfect for clients approaching retirement who want to secure their portfolio	→ Peace of mind: Deposits are 100% guaranteed at maturity and upon death



- No management fees
- Guaranteed minimum returns or principal guaranteed at maturity

- Medium terms, with option to surrender at any time⁷
- Minimum Deposit of \$500

- Eligible for both registered plans (RRSP, LIRA, RRIF, LIF, TFSA) and non-registered plans⁸

Only Guarantee Advantage offers beneficiary designation!

Features	Advantages for you	Advantages for your clients
Quick and confidential payout of the Death Benefit	<ul style="list-style-type: none"> → A unique selling point compared to similar products offered by a bank → A simple solution to transfer your clients' Death Benefit to the next generation 	<ul style="list-style-type: none"> → The Death Benefit is paid out confidentially to the Beneficiary in 5 business days or fewer⁹ → No estate settlement fees when a named Beneficiary is designated¹⁰
Protection from creditors and civil lawsuits	<ul style="list-style-type: none"> → Leverage the Contract's seizureexempt status as a way to develop your professional client base¹¹ 	<ul style="list-style-type: none"> → For self-employed and professional clients: protects their personal savings and their family's financial security in the event of a lawsuit or bankruptcy¹¹

1 Investor Economics, Deposit Advisory Service, Fall 2022.

2 As at December 31, 2022.

3 As at March 1, 2023. All Guarantee Advantage issues from March 2009 through February 2023 that reached maturity were compared to those of B2B Bank.

4 As at March 1, 2023. All issues between March 2009 through February 2023 that reached maturity.

5 As at March 1, 2023. All issues between March 2009 through February 2023 that reached maturity.

6 Please refer to the Features Table (No. 09014E) for more information about the current campaign.

7 A Market Value Adjustment may apply. Please refer to the Term Investments Contract for more information.

8 Eligible for LIFs only under Quebec legislation. 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.

9 Conditions apply, including receipt of the appropriate documentation, such as a death certificate. The Beneficiary must be designated in the Contract.

10 By law, the Death Benefit will be paid according to the Contract Owner's Beneficiary designation. As the specifics of a Beneficiary designation can vary considerably or be overridden by the Contract Owner's will, interested clients should consult a legal expert (lawyer or notary) for an assessment of their specific situation.

11 This is for your information only and does not constitute a legal opinion. 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.

ABOUT DESJARDINS GROUP

Desjardins Group is the largest cooperative financial group in North America and the fifth largest cooperative financial group in the world, with assets of \$407.1 billion. It was named one of the World's Top Female-Friendly Companies by Forbes magazine. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. Ranked among the world's strongest banks according to The Banker magazine, Desjardins has some of the highest capital ratios and credit ratings in the industry.*

OFFER GUARANTEE ADVANTAGE!

Your Regional Sales Director can help you sell Guarantee Advantage.

Call today!

For more information and sales materials:

webi.ca/GuaranteeAdvantage

To track returns:

[DesjardinsLifeInsurance.com/
GuaranteeAdvantage](http://DesjardinsLifeInsurance.com/GuaranteeAdvantage)

The information in this document is for illustration purposes only and is not an indication of past performance or a guarantee of future results. Please refer to the Desjardins Financial Security Life Assurance Company Term Investments Contract and the current campaign's Features Table for more information.

The terminology used in this document has been simplified for illustration purposes. In the event of a discrepancy between the information in this document and the information in the Desjardins Financial Security Life Assurance Company Term Investments Contract or the current campaign's Features Table, these documents will prevail. Please read them carefully before investing.

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DESJARDINS INSURANCE refers to Desjardins Financial Security Life Assurance Company.

* As at December 31, 2022. Source: Desjardins internal research.