

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

December 2023 campaign

Initial date for deposits: **September 23, 2023**
Deadline for deposits¹: **November 17, 2023**

Return options

	Term of 2 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 +
Initial date	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023
Maturity date	December 7, 2025	December 7, 2025	December 7, 2025	December 7, 2025	December 7, 2025	December 7, 2025	December 7, 2025
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 20 (0 – 9.54)	0 – 22* (0 – 10.45*)	0 – 24** (0 – 11.36**)	5 – 17 (2.47 – 8.17)	0 – 28 (0 – 13.14)	0 – 30.8* (0 – 14.37*)	0 – 33.6** (0 – 15.59**)
Participation rate	100%	110%	120%	100%	100%	110%	120%

	Term of 3 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 +
Initial date	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023
Maturity date	December 7, 2026	December 7, 2026	December 7, 2026	December 7, 2026	December 7, 2026	December 7, 2026	December 7, 2026
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 32 (0 – 9.7)	0 – 35.2* (0 – 10.58*)	0 – 38.4** (0 – 11.44**)	7.5 – 26 (2.44 – 8.01)	0 – 48 (0 – 13.96)	0 – 52.8* (0 – 15.18*)	0 – 57.6** (0 – 16.37**)
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 105%.
**** Return includes a participation rate of 115%.
***** Return includes a participation rate of 125%.

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December 2023 campaign

Initial date for deposits: **September 23, 2023**
Deadline for deposits¹: **November 17, 2023**

Return options

	Term of 4 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 +
Initial date	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023
Maturity date	December 7, 2027	December 7, 2027	December 7, 2027	December 7, 2027	December 7, 2027	December 7, 2027	December 7, 2027
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 46 (0 – 9.92)	0 – 50.6* (0 – 10.78*)	0 – 55.2** (0 – 11.62**)	10 – 40 (2.41 – 8.78)	0 – unlimited (0 – unlimited)	0 – unlimited* (0 – unlimited*)	0 – unlimited** (0 – unlimited**)
Participation rate	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 +
Initial date	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023	December 5, 2023
Maturity date	December 7, 2028	December 7, 2028	December 7, 2028	December 7, 2028	December 7, 2028	December 7, 2028	December 7, 2028
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 60 (0 – 9.86)	0 – 66* (0 – 10.67*)	0 – 72** (0 – 11.46**)	12.5 – 49 (2.39 – 8.3)	0 – unlimited*** (0 – unlimited***)	0 – unlimited**** (0 – unlimited****)	0 – unlimited***** (0 – unlimited*****)
Participation rate	100%	110%	120%	100%	105%	115%	125%

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 105%.
**** Return includes a participation rate of 115%.
***** Return includes a participation rate of 125%.

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December 2023 campaign

Initial date for deposits: **September 23, 2023**
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Return options

	Term of 5 years and 2 days	
	Consumer Staples	ESG Global Diversified
Initial date	December 5, 2023	December 5, 2023
Maturity date	December 7, 2028	December 7, 2028
Return (%) guaranteed minimum – potential maximum (annual return (%))	12.5 – 29 (2.38 – 5.22)	0 – 54 (0 – 9.02)
Participation rate	100%	100%

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

* Return includes a participation rate of 110%.
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**** Return includes a participation rate of 115%.
***** Return includes a participation rate of 125%.

Baskets of securities

Canadian Diversified	Consumer Staples	ESG Global Diversified
• Canadian National Railway Company • Canadian Natural Resources Limited • CGI • Hydro One Limited • Intact Financial Corporation • Magna International Inc. • Nutrien Limited • Saputo Inc. • Telus Corporation • Toronto-Dominion Bank/The	• Danone SA • Dollarama Inc. • General Mills Inc. • Kao Corp. • Mondelez International Inc. • Nestle SA • PepsiCo Inc. • Reckitt Benckiser Group PLC • Unilever PLC • Saputo Inc.	• Alstom SA • Bank of Nova Scotia • Denso Corporation • First Solar Inc. • Gecina SA • Hydro One Ltd. • KDDI Corp. • Magna International Inc. • Microsoft Corporation • Mowi ASA • Nintendo Company Limited • Novo Nordisk A/S • Novartis AG • Orsted AS • SAP SE • SolarEdge Technologies Inc. • Texas Instruments Inc. • Vestas Wind Systems A/S • Vonovia SE • Wheaton Precious Metals Corporation

Global Opportunities
• Algonquin Power & Utilities Corp. • 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. • Rio Tinto Ltd. • Roche Holding AG • Sanofi • Swisscom AG • TELUS Corp. • Thomson Reuters Corp. • Toronto-Dominion Bank/The • Unilever PLC • Zurich Insurance Group AG

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: 1.70%
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 Canadian Diversified	Global Opportunities Canadian Diversified	Global Opportunities Canadian Diversified	Canadian Diversified Consumer Staples ESG Global Diversified Global Opportunities
October 6, 2025	October 5, 2026	October 5, 2027	October 5, 2028
November 5, 2025	November 5, 2026	November 5, 2027	November 6, 2028
December 4, 2025	December 4, 2026	December 3, 2027	December 5, 2028

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 By phone : 1-877-647-5435  By email: savings@dfs.ca



Desjardins

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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 December 2023 campaign or to postpone the initial date.