

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

December 2026 campaign

Initial date for deposits: **September 24, 2026**
Deadline for deposits¹: **November 18, 2026**

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 +
Initial date	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026
Maturity date	December 18, 2028	December 18, 2028	December 18, 2028	December 18, 2028	December 18, 2028	December 18, 2028	December 18, 2028
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 8,5 (0 – 4.16)	0 – 9.35* (0 – 4.57*)	0 – 10.2** (0 – 4.98**)	2 – 8 (1.00 – 3.92)	0 – 9 (0 – 4.4)	0 – 9.9* (0 – 4.83*)	0 – 10.8** (0 – 5.26**)
Participation rate	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 +
Initial date	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026
Maturity date	December 18, 2029	December 18, 2029	December 18, 2029	December 18, 2029	December 18, 2029	December 18, 2029	December 18, 2029
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 14.5 (0 – 4.62)	0 – 15.95* (0 – 5.06*)	0 – 17.4** (0 – 5.49**)	3 – 14 (0.99 – 4.46)	0 – 17 (0 – 5.37)	0 – 18.7* (0 – 5.88*)	0 – 20.4** (0 – 6.38**)
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%.

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Deadline for deposits¹: **November 18, 2026**

Return options

	Term of 4 years and 2 days			
	Global Opportunities			
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +	Global Opportunities
Initial date	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026
Maturity date	December 18, 2030	December 18, 2030	December 18, 2030	December 18, 2030
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 27 (0 – 6.16)	0 – 29.7* (0 – 6.72*)	0 – 32.4** (0 – 7.27**)	4 – 21.5 (0.99 – 4.99)
Participation rate	100%	110%	120%	100%

	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 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026
Maturity date	December 18, 2031	December 18, 2031	December 18, 2031	December 18, 2031	December 18, 2031	December 18, 2031	December 18, 2031
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 30 (0 – 5.39)	0 – 33* (0 – 5.87*)	0 – 36** (0 – 6.34**)	5 – 32 (0.98 – 5.71)	0 – 40 (0 – 6.96)	0 – 44* (0 – 7.57*)	0 – 48** (0 – 8.16**)
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%.

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Deadline for deposits¹: **November 18, 2026**

Return options

	Term of 5 years and 2 days					
	ESG Global Diversified	Financials				
		\$500 – \$24,999	\$25,000 – \$249,999		\$250,000 +	
Initial date	December 16, 2026	December 16, 2026	December 16, 2026		December 16, 2026	
Maturity date	December 18, 2031	December 18, 2031	December 18, 2031		December 18, 2031	
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 29 (0 – 5.22)	0 – 28 (0 – 5.06)	0 – 30.8* (0 – 5.52*)		0 – 33.6** (0 – 5.96**)	
Participation rate	100%	100%	110%		120%	

	Term of 6 years and 2 days			Term of 7 years and 2 days		
	Global Opportunities			Global Opportunities		
	\$500 to \$24,999	\$25,000 to \$249,999	\$250,000 +	\$500 to \$24,999	\$25,000 to \$249,999	\$250,000 +
Initial date	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026	December 16, 2026
Maturity date	December 18, 2032	December 18, 2032	December 18, 2032	December 18, 2033	December 18, 2033	December 18, 2033
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 50 (0 – 6.99)	0 – 55* (0 – 7.58*)	0 – 60** (0 – 8.15**)	0 – 80 (0 – 8.76)	0 – 88* (0 – 9.44*)	0 – 96** (0 – 10.09**)
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%.

Baskets of securities

Canadian Diversified	ESG Global Diversified	Global Opportunities
• Algonquin Power & Utilities Corp. • Bank of Montreal • Bank of Nova Scotia • Canadian Imperial Bank of Commerce • Canadian National Railway Company • Canadian Natural Resources Limited • Canadian Utilities Limited • CGI Inc. • Emera Inc. • Enbridge Inc. • First Capital Real Estate Investment Trust • Magna International Inc. • National Bank of Canada • Nutrien Limited • Power Corporation of Canada • Saputo Inc. • Suncor Energy Inc. • Telus Corporation • Thomson Reuters Corporation • West Fraser Timber Co. Ltd.	• Alstom SA • Astellas Pharma Inc. • Bank of Nova Scotia • Datadog Inc. • Denso Corporation • Gecina SA • Intact Financial Corporation • KDDI Corporation • National Bank of Canada • Nippon Yusen KK • Redeia Corp SA • Schlumberger NV • Snowflake Inc. • Sonic Healthcare Limited • Terna - Rete Elettrica Nazionale • Texas Instruments Inc. • Toyota Motor Corporation • UPM-Kymmene Oyj • Vonovia SE • Wheaton Precious Metals Corp.	• Algonquin Power & Utilities Corp. • Credit Agricole SA • Danone SA • Denso Corporation • DHL Group • Iberdrola SA • Magna International Inc. • National Bank of Canada • Novartis AG • Pernod Ricard SA • Roche Holding AG • Sanofi • Swisscom AG • Telefonaktiebolaget LM Ericsson • Telus Corporation • The Toronto-Dominion Bank • United Parcel Service, Inc. • UPM-Kymmene Oyj • Verizon Communications Inc. • 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

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: 0.65%
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	Term of 6 years and 2 days	Term of 7 years and 2 days
Global Opportunities Financials	Global Opportunities Financials	Global Opportunities	Canadian Diversified Global Diversified Financials Global Opportunities	Global Opportunities	Global Opportunities
October 16, 2028	October 17, 2029	October 16, 2030	October 16, 2031	October 18, 2032	October 17, 2033
November 16, 2028	November 16, 2029	November 18, 2030	November 17, 2031	November 16, 2032	November 16, 2033
December 15, 2028	December 14, 2029	December 16, 2030	December 16, 2031	December 16, 2032	December 16, 2033

Need help? Contact us

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

¹ All deposits are initially placed in a special daily interest investment until the next issue date. The sum accumulated on that date, called the initial date, constitutes the initial deposit and will be invested in **Guarantee Advantage**, provided the minimum deposit requirement is met. If the investor chooses to set up a pre-authorized debit agreement, the term may be longer and the maturity date may occur later than initially stated, depending on the initial date.

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 2026 campaign or to postpone the initial date.



Desjardins

Insurance

Life • Health • Retirement

DESJARDINS is a trademark of the Fédération des caisses Desjardins du Québec, used under licence.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

200 rue des Commandeurs, Lévis QC G6V 6R2

1-866-647-5013

* Registered trademark of Desjardins Financial Security Life Assurance Company

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