

Performance with a safety net

Desjardins Group



The largest market-linked term investment (MLTI) issuer in Canada,¹ with \$26 billion in assets under management²



Winner of two 2019 Structured Retail Products Awards (SRP)³

- Best Capital Protected Distributor, Americas
- Best Distributor, Canada

Guarantee Advantage[®]

90%

OF OPTIONS HAVE EXCEEDED THE ANNUALIZED MINIMUM RETURN⁴

86%

OF OPTIONS THAT REACHED MATURITY ACHIEVED THE MAXIMUM POTENTIAL RETURN⁵



Hold on to your earnings and avoid losses with its 100% DEPOSIT GUARANTEE at maturity

What sets Guarantee Advantage apart

	Guarantee Advantage	Similar products issued by banks
Beneficiary designation	Yes: Ensures prompt payment of the death benefit ⁶	No: The investment is part of the estate
Protection from creditors and civil lawsuits	Yes: Certain beneficiary designations allow the contract to be exempt from seizure by creditors ⁷	No
Fees upon death	No probate ⁸ or redemption fees	Probate or redemption fees may be payable upon death
Guaranteed death benefit	Yes: Deposit is 100% guaranteed upon the annuitant's death	
Redeemable prior to maturity	Yes: Subject to a market value adjustment ⁹	Generally can't be redeemed prior to maturity

Key features

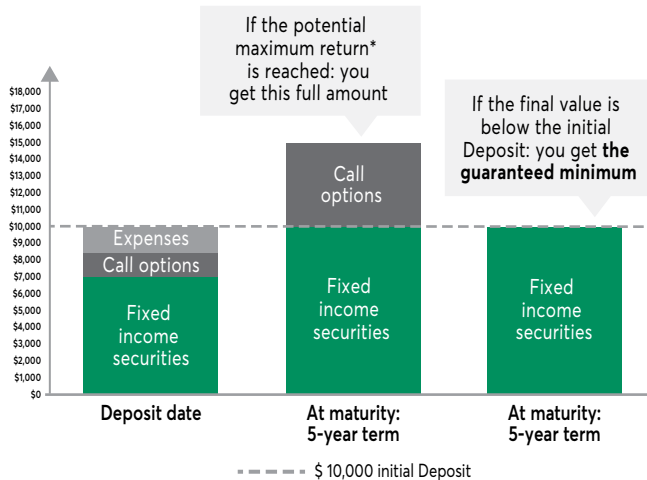


- No management fees
- Guaranteed minimum returns or principal guaranteed at maturity
- Medium terms, with option to surrender at any time¹⁰
- Minimum Deposit of \$500
- Eligible for both registered plans (RRSP, LIRA, RRIF, LIF, TFSA) and non-registered plans¹¹

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 Insurance 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 Insurance Term Investments Contract or the current campaign's Features Table, these documents will prevail. Please read them carefully before investing.

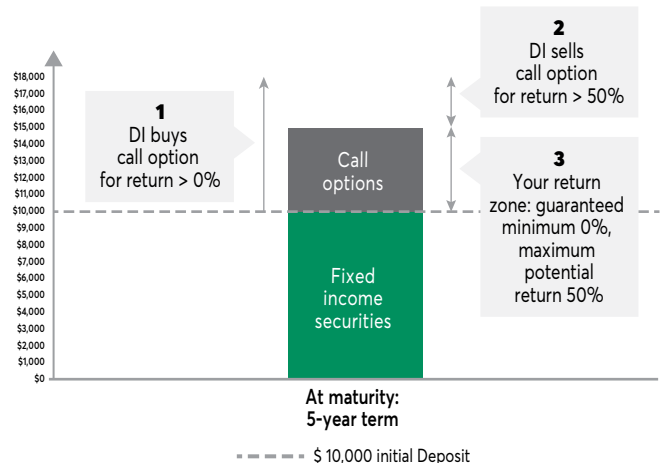
How Guarantee Advantage works

Your deposit is invested primarily in fixed income securities to guarantee your deposit and the guaranteed minimum return portion of your investment. The remaining portion is invested in call options to generate the additional return needed for the return zone.



Call options strategy up close

Desjardins Insurance (DI) buys and sells call options linked to the performance of the campaign's basket of securities you have selected. These transactions allow you to access the growth potential of the markets, without ever being exposed to market risk.



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SPEAK TO YOUR ADVISOR OR VISIT OUR WEBSITE TO DISCOVER THE FEATURES OF THE CURRENT CAMPAIGN.

DesjardinsLifeInsurance.com/GuaranteeAdvantage

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

- ¹ Investor Economics, Deposit and Fixed Income Advisory Service, Fall 2018.
- ² For Desjardins Group, as at December 31, 2018.
- ³ Prizes were won based on the activities of the whole Desjardins Group.
- ⁴ As at February 22, 2019. All issues between March 2009 through December 2018. The guaranteed minimum return at maturity was annualized for comparison purposes.
- ⁵ As at February 22, 2019. All issues between March 2009 through December 2018 that reached maturity.
- ⁶ Conditions apply, including receipt of the appropriate documentation, such as a death certificate. The Beneficiary must be designated in the Contract.
- ⁷ This is for your information only and does not constitute a legal opinion. Exemption from seizure rules can differ by province and may 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.
- ⁸ Probate fees vary between provinces and do not apply in Quebec. The Beneficiary must be designated by name to enjoy this benefit.
- ⁹ Please refer to the Desjardins Insurance Term Investments Contract and Application for more information on the Market Value Adjustment.
- ¹⁰ A Market Value Adjustment may apply. Please refer to the Desjardins Insurance Term Investments Contract for more information.
- ¹¹ Eligible for LIFs only under Quebec legislation. No periodic payments for a RRIF or a LIF. Your advisor can show you how to generate RRIF income by allocating funds between Guarantee Advantage and a Redeemable Term investment.

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 **Desjardins**
Insurance
Life • Health • Retirement

