

Guarantee Advantage[®]

Market-Linked Term Investments

Features table

February 2025 campaign

Initial date for deposits: **November 16, 2024**

Deadline for deposits¹: **January 17, 2025**

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	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025
Maturity date	February 9, 2027	February 9, 2027	February 9, 2027	February 9, 2027	February 9, 2027	February 9, 2027	February 9, 2027
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 11 (0 – 5.36)	0 – 12.1* (0 – 5.88*)	0 – 13.2** (0 – 5.88**)	3 – 8.5 (1.49 – 4.16)	0 – 12.5 (0 – 6.07)	0 – 13.75* (0 – 6.65*)	0 – 15** (0 – 7.24**)
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	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025
Maturity date	February 9, 2028	February 9, 2028	February 9, 2028	February 9, 2028	February 9, 2028	February 9, 2028	February 9, 2028
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 22 (0 – 6.85)	0 – 24.2* (0 – 7.49*)	0 – 26.4** (0 – 8.12**)	4.5 – 14 (1.48 – 4.46)	0 – 23 (0 – 7.14)	0 – 25.3* (0 – 7.81*)	0 – 27.6** (0 – 8.46**)
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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February 2025 campaign

Initial date for deposits: **November 16, 2024**

Deadline for deposits¹: **January 17, 2025**

Return options

	Term of 4 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	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025
Maturity date	February 9, 2029	February 9, 2029	February 9, 2029	February 9, 2029	February 9, 2029	February 9, 2029	February 9, 2029
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 35 (0 – 7.79)	0 – 38.5* (0 – 8.48*)	0 – 42** (0 – 9.16**)	6 – 22 (1.47 – 5.1)	0 – 39 (0 – 8.58)	0 – 42.9* (0 – 9.33*)	0 – 46.8** (0 – 10.07**)
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	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025
Maturity date	February 9, 2030	February 9, 2030	February 9, 2030	February 9, 2030	February 9, 2030	February 9, 2030	February 9, 2030
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 37 (0 – 6.5)	0 – 40.7* (0 – 7.07*)	0 – 44.4** (0 – 7.63**)	7.5 – 30 (1.46 – 5.39)	0 – 62 (0 – 10.13)	0 – 68.2* (0 – 10.96*)	0 – 74.4** (0 – 11.77**)
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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Initial date for deposits: **November 16, 2024**

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Return options

	Term of 5 years and 2 days			
	ESG Global Diversified	\$500 – \$24,999	Financials	
			\$25,000 – \$249,999	\$250,000 +
Initial date	February 7, 2025	February 7, 2025	February 7, 2025	February 7, 2025
Maturity date	February 9, 2030	February 9, 2030	February 9, 2030	February 9, 2030
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – 31 (0 – 5.55)	0 – 46 (0 – 7.86)	0 – 50.6* (0 – 8.53*)	0 – 55.2** (0 – 9.19**)
Participation rate	100%	100%	110%	120%

	Term of 6 years and 2 days		
	Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
Initial date	February 7, 2025	February 7, 2025	February 7, 2025
Maturity date	February 9, 2031	February 9, 2031	February 9, 2031
Return (%) guaranteed minimum – potential maximum (annual return (%))	0 – unlimited (0 – unlimited)	0 – unlimited* (0 – unlimited*)	0 – unlimited** (0 – unlimited**)
Participation rate	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

- Bank of Montreal
- Bank of Nova Scotia
- Canadian Imperial Bank of Commerce
- Canadian Apartment Properties REIT
- Canadian Natural Resources Limited
- Canadian National Railway Company
- Canadien Pacifique Kansas City Limitée
- Canadian Utilities Limited
- CGI Inc.
- Constellation Software Inc.
- Enbridge Inc.
- Franco-Nevada Corporation
- iA Financial Corporation Inc.
- Manulife Financial
- National Bank of Canada
- Nutrien Limited
- Restaurant Brands International Inc.
- Saputo Inc.
- Suncor Energy Inc.
- Telus Corporation

ESG Global Diversified

- Alstom SA
- Bank of Nova Scotia
- Denso Corporation
- First Solar Inc.
- Gecina SA
- Hydro One Ltd.
- Intel Corporation
- KDDI Corp.
- Magna International Inc.
- Microsoft Corporation
- Novo Nordisk A/S
- Novartis AG
- Orsted AS
- Redeia Corp SA
- SAP SE
- Texas Instruments Inc.
- UPM_Kymmene Oyj
- Vestas Wind Systems A/S
- Vonovia SE
- Wheaton Precious Metals Corporation

Global Opportunities

- Algonquin Power & Utilities Corp.
- Bank of Nova Scotia
- 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.
- Roche Holding AG
- Sanofi
- Swisscom AG
- TELUS Corp.
- Thomson Reuters Corp.
- Unilever PLC
- UPM-Kymmene Oyj
- 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: 1.50%
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
Global Opportunities Financials	Global Opportunities Financials	Global Opportunities Financials	Canadian Diversified Global Diversified Financials Global Opportunities	Global Opportunities
December 7, 2026	December 7, 2027	December 7, 2028	December 7, 2029	December 9, 2030
January 7, 2027	January 7, 2028	January 9, 2029	January 7, 2030	January 7, 2031
February 5, 2027	February 7, 2028	February 7, 2029	February 7, 2030	February 6, 2031

Need help? Contact us

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



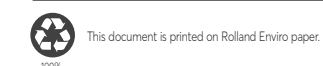
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¹ All deposits are initially invested in the special daily interest fund pending their investment on the next issue date. The sum accumulated on this date, called the initial date, constitutes the initial deposit and is invested in **Guarantee Advantage** 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 or 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 February 2025 campaign or to postpone the initial date.