

# Guarantee Advantage<sup>®</sup>

## Market-Linked Term Investments

### Features table

#### December 2025 campaign

Initial date for deposits: **September 25, 2025**  
Deadline for deposits<sup>1</sup>: **November 19, 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	December 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025
Maturity date	December 10, 2027	December 10, 2027	December 10, 2027	December 10, 2027	December 10, 2027	December 10, 2027	December 10, 2027
Return (%) guaranteed minimum – potential maximum (annual return (%))	<b>0 – 7</b> (0 – 3.44)	<b>0 – 7.7*</b> (0 – 3.78*)	<b>0 – 8.4**</b> (0 – 4.12**)	<b>2 – 5.5</b> (1.00 – 2.71)	<b>0 – 7</b> (0 – 3.44)	<b>0 – 7.7*</b> (0 – 3.78*)	<b>0 – 8.4**</b> (0 – 4.12**)
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 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025
Maturity date	December 10, 2028	December 10, 2028	December 10, 2028	December 10, 2028	December 10, 2028	December 10, 2028	December 10, 2028
Return (%) guaranteed minimum – potential maximum (annual return (%))	<b>0 – 12.5</b> (0 – 4.00)	<b>0 – 13.75*</b> (0 – 4.39)	<b>0 – 15**</b> (0 – 4.77**)	<b>3 – 9.5</b> (0.99 – 3.07)	<b>0 – 12.5</b> (0 – 4)	<b>0 – 13.75*</b> (0 – 4.39*)	<b>0 – 15**</b> (0 – 4.77**)
Participation rate	100%	110%	120%	100%	100%	110%	120%

<sup>1</sup> 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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## Market-Linked Term Investments

### Features table

#### December 2025 campaign

Initial date for deposits: **September 25, 2025**  
Deadline for deposits<sup>1</sup>: **November 19, 2025**

#### 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 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025
Maturity date	December 10, 2029	December 10, 2029	December 10, 2029	December 10, 2029
Return (%) guaranteed minimum – potential maximum (annual return (%))	<b>0 – 20.5</b> (0 – 4.77)	<b>0 – 22.55*</b> (0 – 5.22*)	<b>0 – 24.6**</b> (0 – 5.65**)	<b>4 – 15.5</b> (0.99 – 3.67)
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 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025
Maturity date	December 10, 2030	December 10, 2030	December 10, 2030	December 10, 2030	December 10, 2030	December 10, 2030	December 10, 2030
Return (%) guaranteed minimum – potential maximum (annual return (%))	<b>0 – 25.5</b> (0 – 4.65)	<b>0 – 28.05*</b> (0 – 5.07*)	<b>0 – 30.6**</b> (0 – 5.48**)	<b>5 – 23</b> (0.98 – 4.23)	<b>0 – 31</b> (0 – 5.55)	<b>0 – 34.1*</b> (0 – 6.04*)	<b>0 – 37.2**</b> (0 – 6.53**)
Participation rate	100%	110%	120%	100%	100%	110%	120%

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### Features table

#### December 2025 campaign

Initial date for deposits: **September 25, 2025**  
Deadline for deposits<sup>1</sup>: **November 19, 2025**

#### 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 8, 2025	December 8, 2025	December 8, 2025		December 8, 2025	
Maturity date	December 10, 2030	December 10, 2030	December 10, 2030		December 10, 2030	
Return (%) guaranteed minimum – potential maximum (annual return (%))	<b>0 – 24</b> (0 – 4.40)	<b>0 – 29</b> (0 – 5.22)	<b>0 – 31.9*</b> (0 – 5.69*)		<b>0 – 34.8**</b> (0 – 6.15**)	
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 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025	December 8, 2025
Maturity date	December 10, 2031	December 10, 2031	December 10, 2031	December 10, 2032	December 10, 2032	December 10, 2032
Return (%) guaranteed minimum – potential maximum (annual return (%))	<b>0 – 40</b> (0 – 5.77)	<b>0 – 44*</b> (0 – 6.27*)	<b>0 – 48**</b> (0 – 6.75**)	<b>0 – 85</b> (0 – 9.19)	<b>0 – 93.5*</b> (0 – 9.89*)	<b>0 – 102**</b> (0 – 10.57**)
Participation rate	100%	110%	120%	100%	110%	120%

<sup>1</sup> 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
<div><ul style="list-style-type: none"><li>• Bank of Montreal</li><li>• Bank of Nova Scotia</li><li>• Canadian Imperial Bank of Commerce</li><li>• Canadian Apartment Properties REIT</li><li>• Canadian Natural Resources Limited</li><li>• Canadian National Railway Company</li><li>• Canadien Pacifique Kansas City Limitée</li><li>• Canadian Utilities Limited</li><li>• CGI Inc.</li><li>• Constellation Software Inc.</li><li>• Enbridge Inc.</li><li>• Franco-Nevada Corporation</li><li>• iA Financial Corporation Inc.</li><li>• Manulife Financial</li><li>• National Bank of Canada</li><li>• Nutrien Limited</li><li>• Restaurant Brands International Inc.</li><li>• Saputo Inc.</li><li>• Suncor Energy Inc.</li><li>• Telus Corporation</li></ul></div>	<div><ul style="list-style-type: none"><li>• Alstom SA</li><li>• Astellas Pharma Inc.</li><li>• Bank of Nova Scotia</li><li>• Denso Corporation</li><li>• First Solar Inc.</li><li>• Gecina SA</li><li>• Hydro One Ltd.</li><li>• Intel Corporation</li><li>• KDDI Corp.</li><li>• Magna International Inc.</li><li>• Microsoft Corporation</li><li>• Novartis AG</li><li>• Orsted AS</li><li>• Redeia Corp SA</li><li>• Terna - Rete Elettrica Nazionale</li><li>• Texas Instruments Inc.</li><li>• UPM_Kymmene Oyj</li><li>• Vestas Wind Systems A/S</li><li>• Vonovia SE</li><li>• Wheaton Precious Metals Corporation</li></ul></div>	<div><ul style="list-style-type: none"><li>• Algonquin Power &amp; Utilities Corp.</li><li>• Bank of Nova Scotia</li><li>• Canadian Imperial Bank of Commerce</li><li>• Danone SA</li><li>• Denso Corp.</li><li>• DHL Group</li><li>• Gilead Sciences Inc.</li><li>• Iberdrola SA</li><li>• KDDI Corp.</li><li>• Manulife Financial Corp.</li><li>• McDonald's Corp.</li><li>• Nintendo Co. Ltd.</li><li>• Roche Holding AG</li><li>• Sanofi</li><li>• Swisscom AG</li><li>• TELUS Corp.</li><li>• Thomson Reuters Corp.</li><li>• Unilever PLC</li><li>• UPM-Kymmene Oyj</li><li>• Zurich Insurance Group AG</li></ul></div>

Financials
<div><ul style="list-style-type: none"><li>• Bank of Montreal</li><li>• Bank of Nova Scotia</li><li>• Canadian Imperial Bank of Commerce</li><li>• Intact Financial Corporation</li><li>• Manulife Financial Corporation</li><li>• National Bank of Canada</li><li>• Royal Bank of Canada</li><li>• Sun Life Financial</li></ul></div>

Features

Minimum deposit <sup>1</sup>	\$500. Deposits are accepted up to the annuitant’s 95 <sup>th</sup> birthday.
Eligible plans <sup>2,3</sup>	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: 0.75%
Management fees	No fees
Assuris protection	Yes
Creditor protection <sup>4</sup>	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 8, 2027	October 10, 2028	October 9, 2029	October 8, 2030	October 8, 2031	October 8, 2032
November 8, 2027	November 8, 2028	November 8, 2029	November 8, 2030	November 10, 2031	November 8, 2032
December 8, 2027	December 8, 2028	December 7, 2029	December 5, 2030	December 8, 2031	December 8, 2032

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 By phone : 1-877-647-5435     By email: [savings@dfs.ca](mailto:savings@dfs.ca)

<sup>1</sup> 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.

<sup>2</sup> Eligible for LIFs only under Quebec law.

<sup>3</sup> 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.

<sup>4</sup> 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 2025 campaign or to postpone the initial date.



Desjardins

Insurance

Life • Health • Retirement


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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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