

**GUARANTEE ADVANTAGE
MARKET-LINKED TERM INVESTMENTS**

Get the most from your investments!

Are you looking for...

- A way to protect your principal investment with no risk of losing money
- A guaranteed source of income
- A solution that protects your wealth with minimal costs
- An opportunity to maximize your investment returns while taking advantage of a rising interest rate environment

We offer...

A winning combination to get the most from your investments!

Guarantee Advantage is a simple and safe way to grow your investment.

By using the **laddering strategy**, you can maximize your investment returns and receive a guaranteed annual income for a longer period of time.

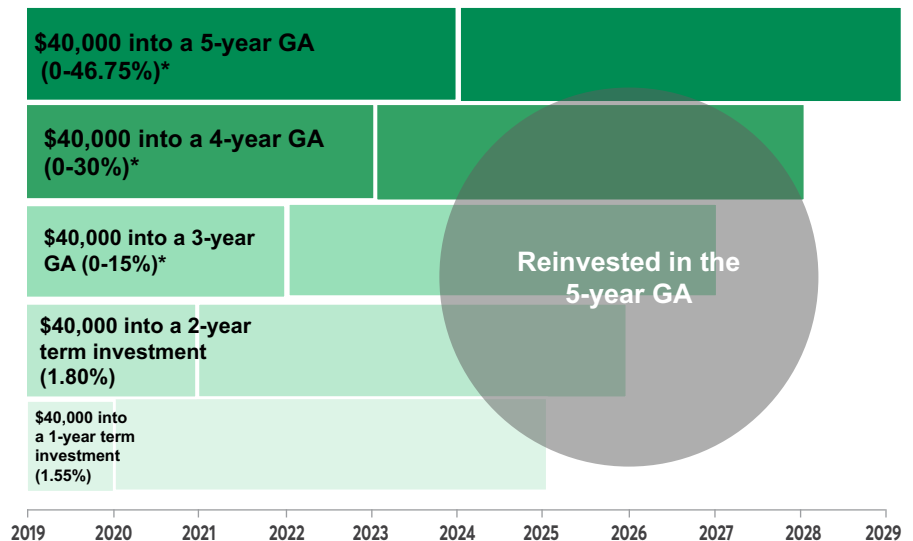
Laddering strategy

Let's suppose you invest \$200,000 and want to collect an income of \$10,000 per year.

In order to have an investment that matures every year, your initial Deposit is divided into 5 equal parts and invested in two term investments (1-year and 2-year) and three Guarantee Advantage (GA) investments (3-year, 4-year and 5-year).

One year after the initial investment, the first term investment (\$40,000) matures. You keep \$10,000 as income and reinvest the remaining \$30,000 in the 5-year GA investment. Every year, you repeat the same process.

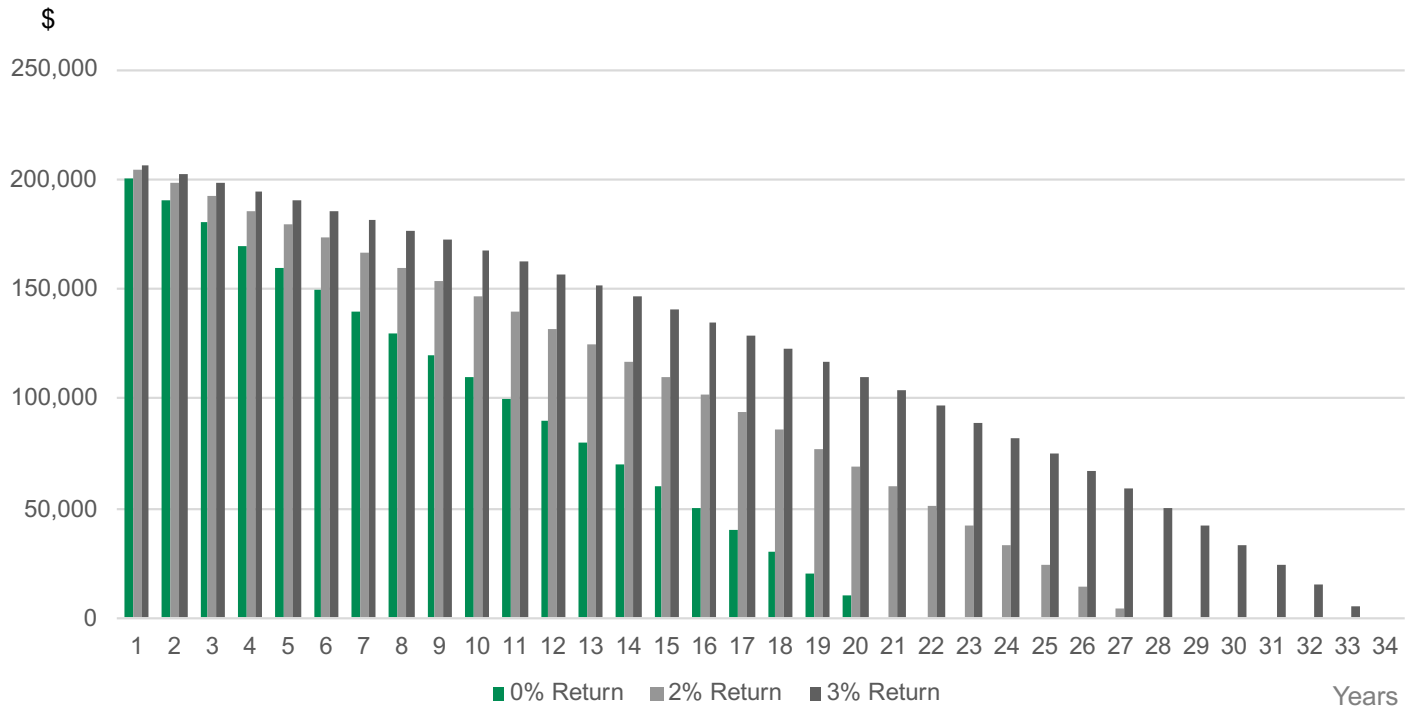
This chart¹ shows how the laddering strategy works.



* Guaranteed minimum – Potential maximum) for the June 2019 campaign.

¹ This graph shows a simulation of an initial Deposit of \$200,000 (non-registered) made in five DFS Term Investments Contract options (1-year term investment, 2-year term investment, 3-year Guarantee Advantage, 4-year Guarantee Advantage and 5-year Guarantee Advantage) by a 70-year-old Annuitant who would like to collect an income of \$10,000 per year. This simulation is for information purposes only and is neither an indication nor a guarantee of future results. For more information, please refer to the Term Investments Contract and the current campaign's Features Table.

How long will your income last?



0% Return = income for 20 years*
2% Return = income for 26 years*
3% Return = income for 30+ years*

*Assumes gross total return (pre-tax)

What are the advantages of the laddering strategy?

- **Guaranteed income for at least 20 years**
- **Opportunity to benefit from market gains with better potential yields than GICs and bonds²**
- **Designated named Beneficiary to minimize costs paid by the estate and ensure better protection from creditors³**
- **No risk to the principal investment**

² Bank of Canada, Data and Statistics Office

³ Exemptions from seizure rules can be complex and can vary between provinces. Speak to a legal advisor (lawyer or notary) for an assessment of your specific situation.

