

# Enhance client services with Guarantee Advantage

Integrate Guarantee Advantage for diversified strategies

June 2026 Campaign



# Desjardins

SOLID for

**125**  
YEARS



**THE LARGEST**  
cooperative  
financial group in  
North America<sup>1</sup>

Assets under  
management  
**\$501.3B<sup>2</sup>**



**First**  
in Responsible  
Investment (RI)<sup>3</sup>

<sup>1</sup> <https://www.desjardins.com/ca/about-us/desjardins/who-we-are/quick-facts/index.jsp>

<sup>2</sup> As at June 30, 2025.

<sup>3</sup> First in RI : Canada's widest responsible investment (RI) lineup with over 50 product options.

Desjardins internal research, June 30, 2025. Data subject to change.

# Desjardins

A recognized financial institution in Canada's structured products market<sup>1</sup>



Over 25 years of experience  
in structured products



25%<sup>2</sup> of the Canadian  
structured products market



Partner of the world's largest  
investment banks and credit unions



Solidity recognized by  
ratings agencies<sup>3</sup>



1. Structured Retail Products (SRP). Americas Awards (2025) and Structured Products Intelligence (spi) Canada (2025) Awards for Excellence.

2. Investor Economics, Retail Brokerage and Distribution Report—Canada. Quarterly Update, Fall 2024 and Deposit Advisory Service – Canada, Fall 2024.

3. <https://www.desjardins.com/ca/about-us/investor-relations/fixed-income-investors/credit-ratings/>. At October 25, 2024.

# Agenda

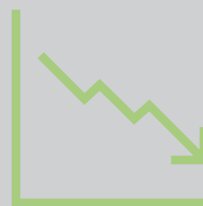
- **Growing your business in these difficult times**
- **Beat the competition at their own game!**
- **How Guarantee Advantage works**
- **Using a laddering strategy to mitigate risk**
- **Tax planning for small businesses (CCPCs)**
- **Custom GA**



# Who is the target clientele?



Conservative clients  
and GIC-focused  
investors



Prospects that are  
worried about where  
the markets are and  
the impact of a market  
correction on their  
retirement strategies



Retirees that are  
looking for estate and  
tax-efficient ways to  
transfer their wealth

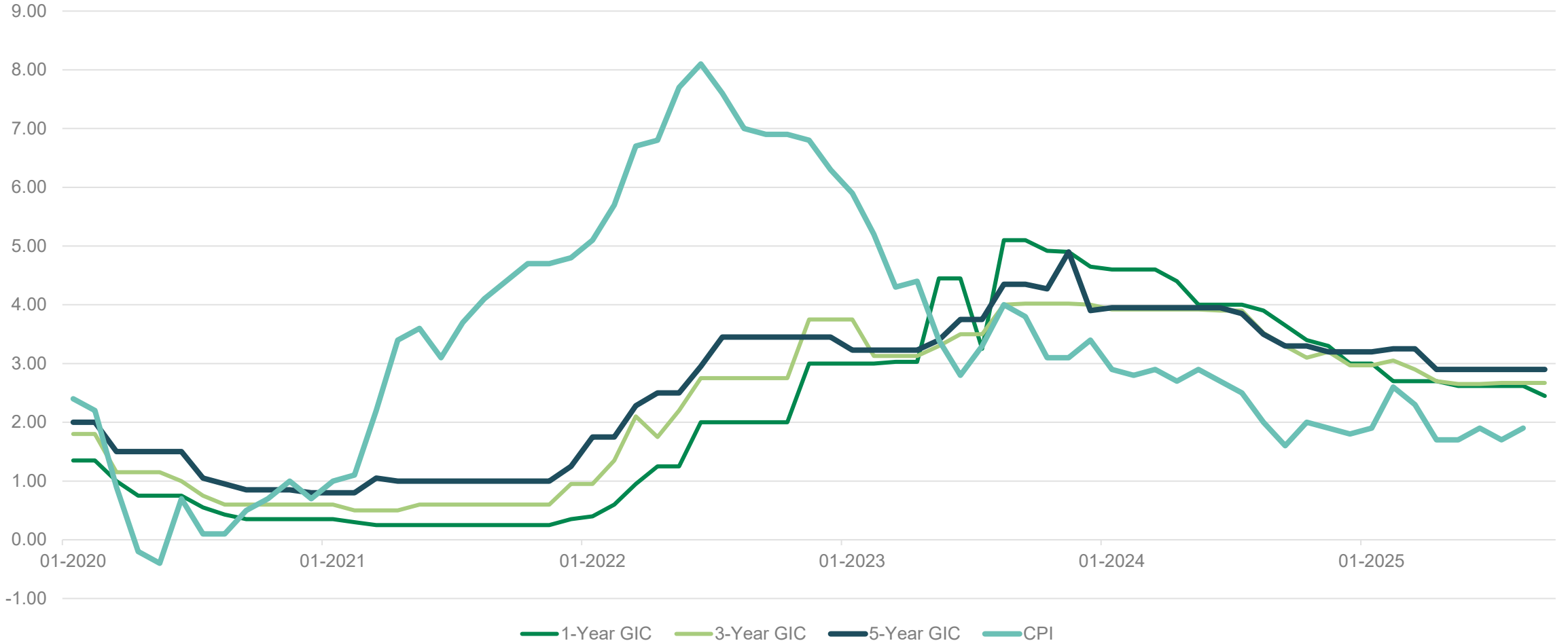
# Growing your business in these difficult times



# Investors are seeking safety in fixed-term investments

Total deposits	March 2025 (billions of dollars)
Regular savings and chequing	649.4
Premium savings accounts	537.3
Fixed-term deposits	1,068.4
Short-term GICs	692.2
Long-term GICs	279.4
Market-linked GICs	96.8
<b>Total</b>	<b>2,255.0</b>

# Interest rates are down...

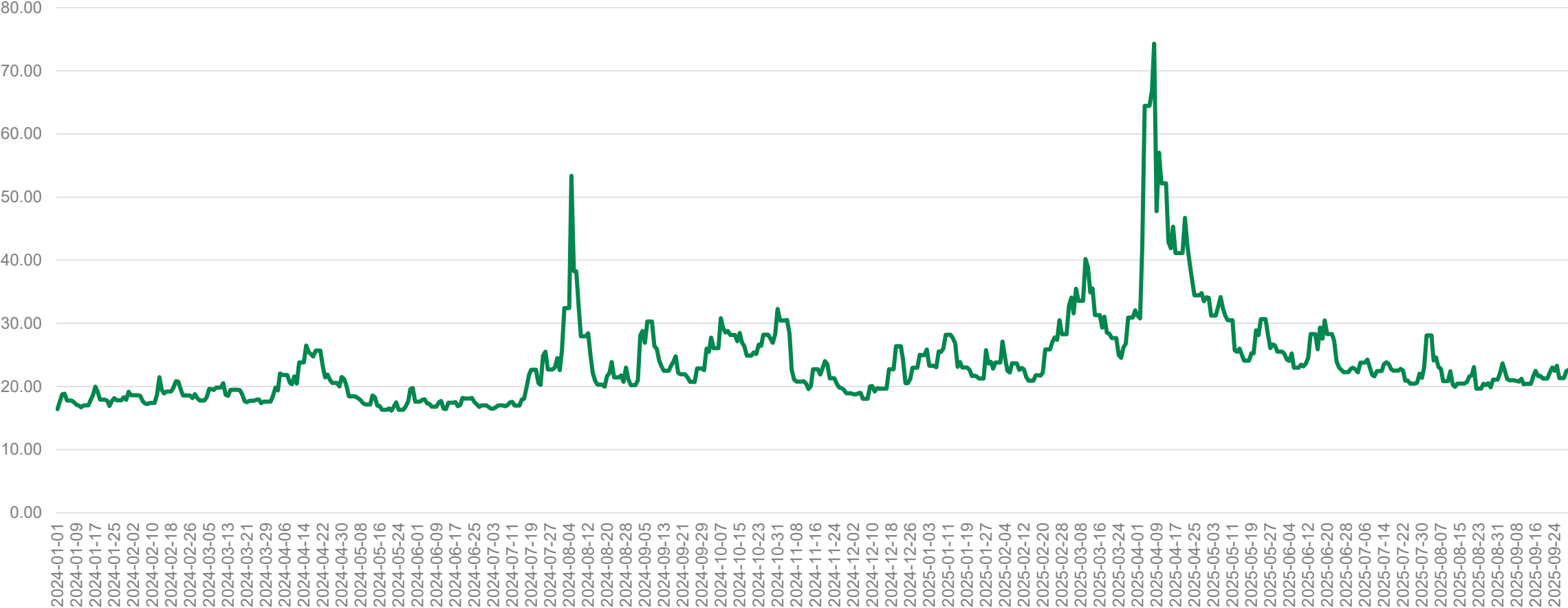


Source: Bank of Canada, March 2025

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

# Volatility is on the rise...

CBOE Market Volatility (VIX)



Source: Morningstar, March 2025

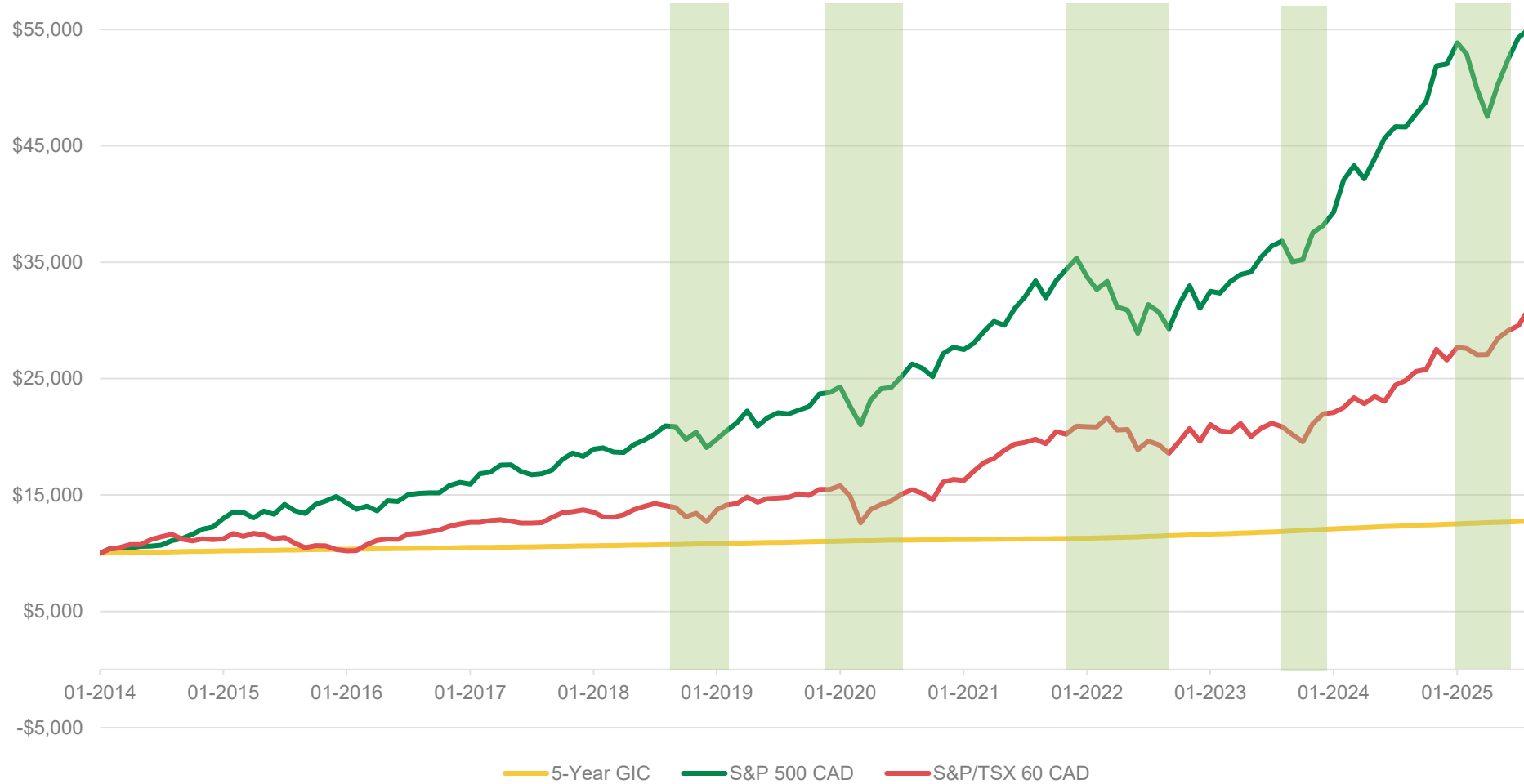
Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

# Can you afford a market drop?

Loss	Gain required to make it up
60%	150%
50%	100%
45%	82%
40%	67%
30%	43%
25%	33%
10%	11%

Formula used: Needed % gain to restore loss =  $[1 / (1 - \% \text{ Loss})] - 1$

# But... equities are the right move longer term



**Beat the  
competition at  
their own game!**



# Why sell MLTIs?

Because your competition is selling them to your clients!

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## Market Growth GICs

Earn up to 18.88% with a TD Canadian Banking & Utilities GIC<sup>1</sup>

Capitalize on the growth potential of the world's leading stock markets without risking your principal investment.

Apply now

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GICs Mutual Funds Portfolio Solutions Structured Notes Tax Free Savings Account (TFSA)

**LIMITED TIME OFFER**

### Enjoy 2.50%\* on a 12-month GIC.

Now's the time to invest in a GIC.

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Special offer: Earn up to 20% after 4 years. BMO Smart Return™ GIC.\* Show me how.

Personal > Investments > GIC

## Guaranteed Investment Certificates (GICs)

Overview GIC List FAQs

### What's a GIC?

Guaranteed Investment Certificates (GICs) are safe, secure investments that offer a wide range of options to suit your needs.

Personal Business Wealth Institutional RBC Labs About RBC

Royal Bank Search RBC... Contact Us (EN) Sign In

ACCOUNTS CREDIT CARDS MORTGAGES LOANS INVESTMENTS REWARDS MORE SERVICES

## RBC MarketSmart GICs

### Security and Market Potential in One Investment

RBC MarketSmart GICs offer the security of a GIC and the higher return potential of an equity investment. Choose a GIC with a guaranteed minimum return and associated maximum return—or one with no guaranteed minimum return and unlimited return potential.

Select Category:

RBC U.S. MarketSmart GIC RBC Canadian Banking MarketSmart GIC RBC Canadian Utilities MarketSmart GIC

Canadian Market-Linked GIC Global Market-Linked GIC

En attente de www.Lroyalbank.com...

# Advantages banks can't offer

Features	MLTI	MLGIC
<b>Beneficiary designation</b>	<b>Yes</b> Ensures prompt payment of the death benefit <sup>1</sup>	<b>No</b> The investment is part of the estate
<b>Protection from creditors and civil lawsuits</b>	<b>Yes</b> Certain preferred beneficiary designations allow the contract to be exempt from seizure by creditors <sup>2</sup>	<b>No</b>
<b>Fees upon death</b>	<b>No</b> No probate <sup>3</sup> or redemption fees	<b>Yes</b> Probate or redemption fees may be payable upon death
<b>Guaranteed death benefit</b>	<b>Yes</b> Deposit is 100% guaranteed upon the annuitant's death	<b>No</b>
<b>Retirement tax benefits</b>	<b>Yes</b> Eligible for pension income tax credit and/or pension income splitting <sup>4</sup>	<b>No</b>
<b>Redeemable prior to maturity</b>	<b>Yes</b> Subject to a market value adjustment <sup>5</sup>	<b>No</b> Not typically redeemable prior to maturity
<b>Protection in the event of the issuer's insolvency</b>	<b>Yes</b> Protection provided by Assuris for all terms	<b>Yes</b> Protection provided by the CDIC for all terms

<sup>1</sup> Some conditions apply, including receipt of necessary documentation (e.g., death certificate). The beneficiary must be designated by name to enjoy this benefit.

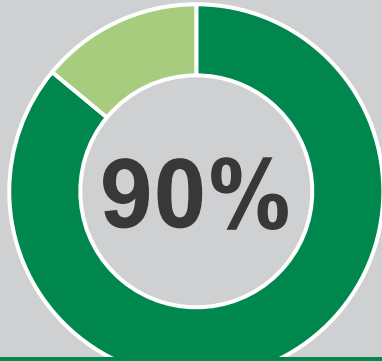
<sup>2</sup> Exemption from seizure rules can be complex and vary between provinces. Interested investors should consult a legal expert (lawyer or notary) for an assessment of their specific situation.

<sup>3</sup> Probate fees vary between provinces and do not apply in Quebec. The beneficiary must be designated by name to enjoy this benefit.

<sup>4</sup> Refer to the Canada Revenue Agency website for more information on pension income and eligibility for pension income splitting

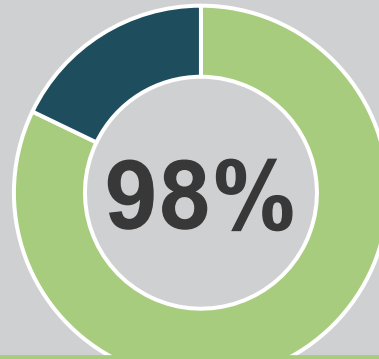
<sup>5</sup> Refer to the Term Investments Contract and Application for more information on the market value adjustment.

# Performance



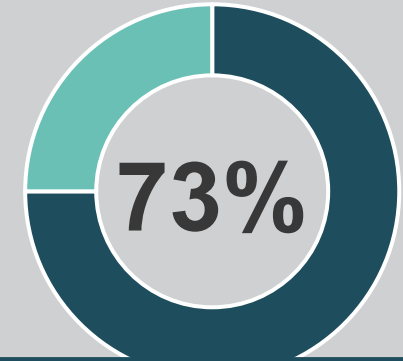
## OUTPERFORMED

**90%** of options have outperformed the annual return of the main competitor's fixed-rate term investments.<sup>1</sup>



## EXCEEDED

**98%** of options have exceeded the annualized minimum return.<sup>2</sup>



## ACHIEVED

**73%** of options that reached maturity achieved the potential maximum return.<sup>3</sup>

<sup>1</sup> As at September 1, 2025. All Guarantee Advantage issues from March 2009 through September 2025 that reached maturity were compared to those of B2B Bank.

<sup>2</sup> As at September 1, 2025. All issues between March 2009 through September 2025 that reached maturity. The annualized minimum returns are for information purposes only and not an indication of actual results.

<sup>3</sup> As at September 1, 2025. All issues between March 2009 through September 2025 that reached maturity.

# How Guarantee Advantage works



# June 2026 Campaign

## Baskets

- Canadian Diversified
- ESG Global Diversified
- Financials
- Global Opportunities

## Terms

- 2 years and 2 days (Global Opportunities, Financials)
- 3 years and 2 days (Global Opportunities, Financials)
- 4 years and 2 days (Global Opportunities)
- 5 years and 2 days (Canadian Diversified, ESG Global Diversified, Financials, Global Opportunities)
- 6 years and 2 days (Global Opportunities)
- 7 years and 2 days (Global Opportunities)

## Compensation

The sales commission is **0.40%** per term year.  
For example, the 5-year term pays 2.00%

## Features table

### June 2026 campaign

Desjardins Insurance reserves the right to suspend **Guarantee Advantage** Deposits for the June 2026 campaign or to postpone the Initial Date. Please refer to the Term Investments Contract and Features Table for more information.

# Sample from the current campaign

## Global Opportunities/Term of 7 years and 2 days

Return options	\$500 – \$24,999	\$25,000 - \$249,999	\$250,000+
<b>Initial date</b>	June 10, 2026	June 10, 2026	June 10, 2026
<b>Maturity date</b>	June 12, 2033	June 12, 2033	June 12, 2033
<b>Return (%)</b> Guaranteed minimum – potential maximum (annual return (%))	<b>0 – 70</b> (0 – 7.88 )	<b>0 – 77*</b> (0 – 8.5*)	<b>0 – 84**</b> (0 – 9.1**)
<b>Participation rate</b>	100%	110%	120%

\* Return includes a participation rate of 110%.

\*\* Return includes a participation rate of 120%.

### Basket of securities

- Algonquin Power & Utilities Corp.
- Credit Agricole SA
- Danone SA
- Denso Corp.
- DHL Group
- Iberdrola SA
- Magna International
- National Bank of Canada
- Novartis AG.
- Roche Holding AG
- Sanofi
- Swisscom AG
- Telefonaktiebolaget LM Ericsson
- TELUS Corp.
- The Toronto-Dominion Bank
- Unilever PLC
- United Parcel Service, Inc.
- UPM-Kymmene Oyj
- Verizon Communications Inc.
- Zurich Insurance Group AG

### Campaign of June 2026

Desjardins Insurance reserves the right to suspend **Guarantee Advantage** Deposits for the June 2026 campaign or to postpone the Initial Date. Please refer to the Term Investments Contract and Features Table for more information.

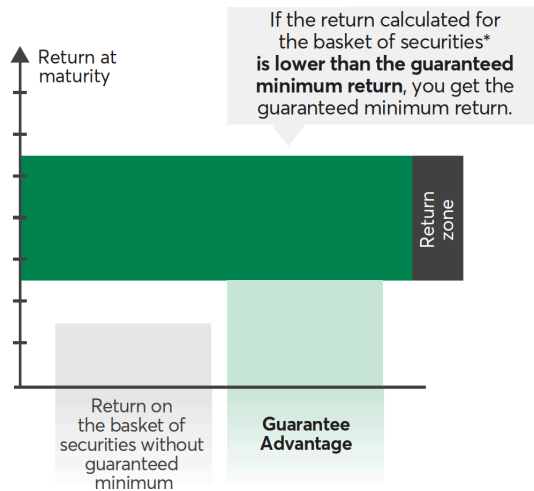
# How does Guarantee Advantage work?

Each Guarantee Advantage campaign has a guaranteed minimum return (which could be 0%) and a potential maximum return. What you earn at maturity depends on the amount of the actual return and the range between the minimum and maximum returns (called the “return zone”).

## There are three possible outcomes

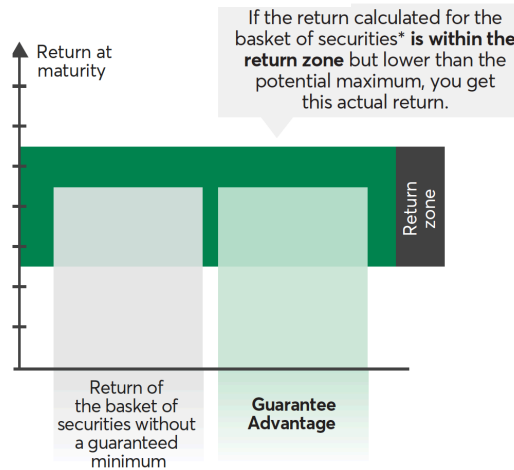
1

The actual return is below the minimum return.



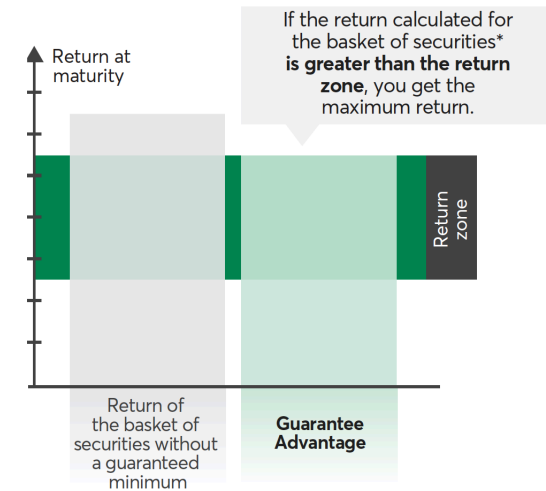
2

The actual return is between the minimum and maximum returns.



3

The actual return is above the maximum return.



**Calculation method:** The return of the basket of securities is calculated at maturity. For each issue, 3 specific business days within the last 3 months of the term are used to determine the final return. The return at maturity is equal to the average of the cumulative returns for each security in the basket on each of these 3 days. All of the securities in the portfolio have the same weighting. For more details, see the Desjardins Insurance Term Investments Contract.

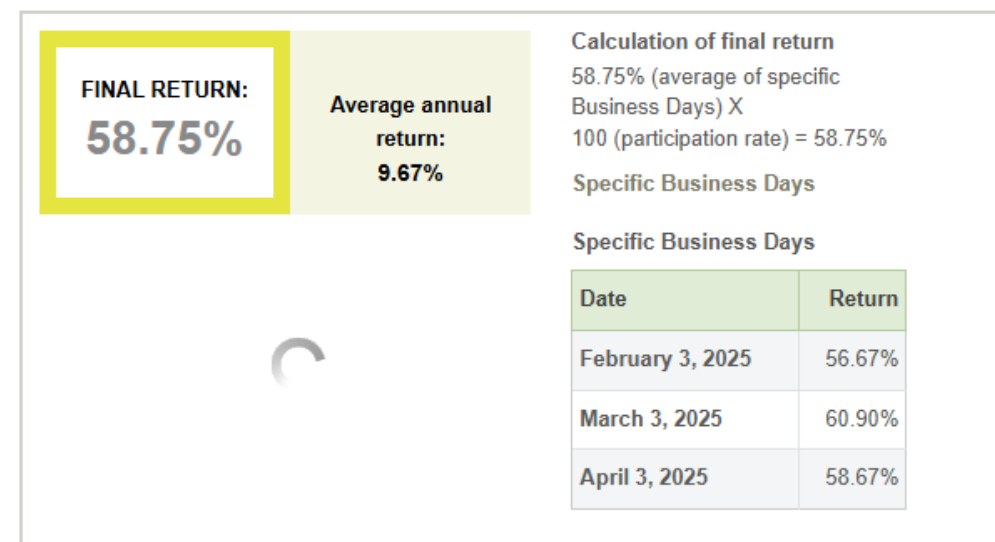
# How does Guarantee Advantage work?

Canadian Diversified basket, June 2020 campaign  
term of 5 years and 2 days, potential maximum return: unlimited

## Return on basket of securities



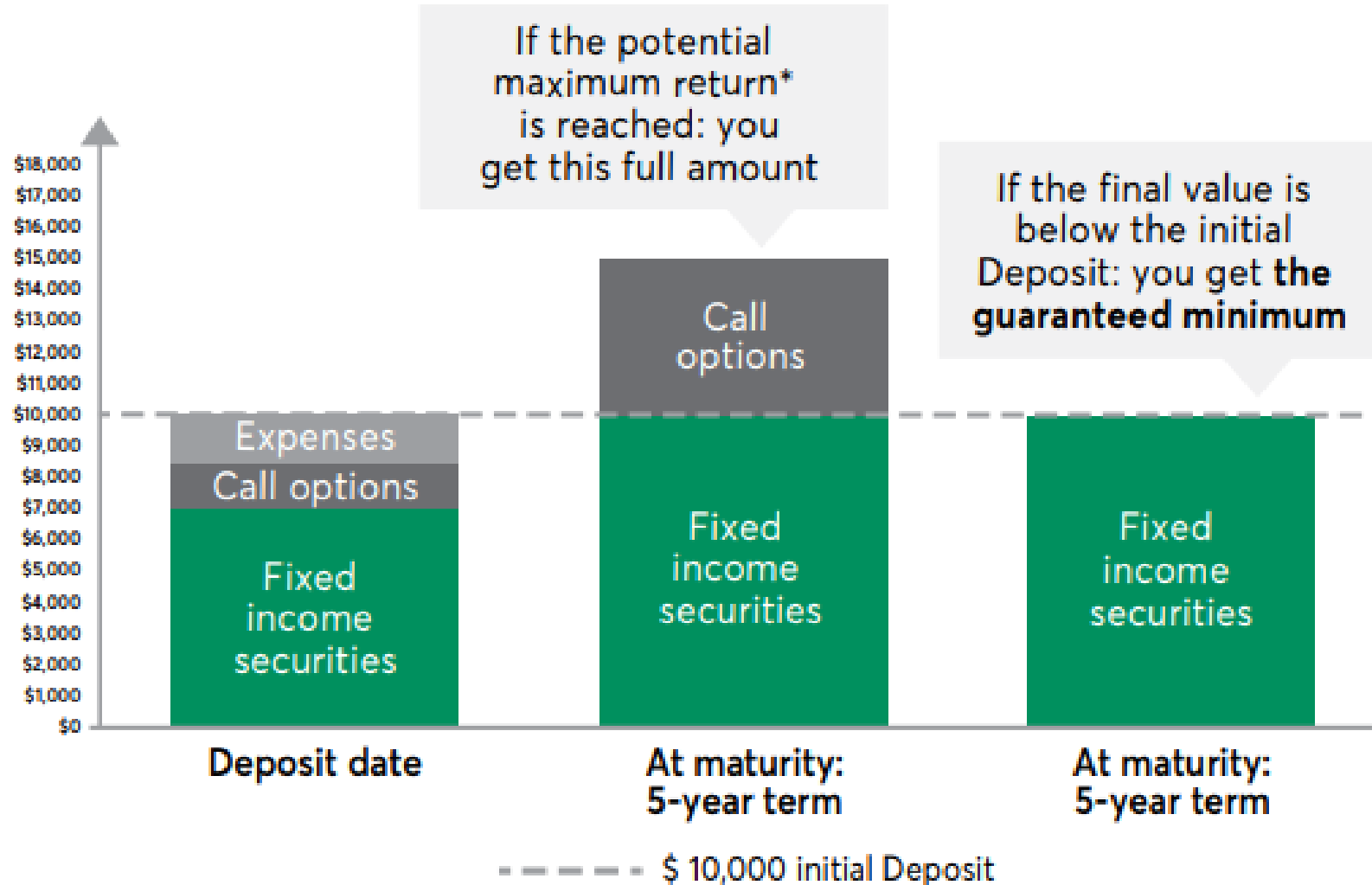
Campaign ended April 5, 2025



**Calculation method:** The return of the basket of securities is calculated at maturity. For each issue, 3 specific business days within the last 3 months of the term are used to determine the final return. The return at maturity is equal to the average of the cumulative returns for each security in the basket on each of these 3 days. All of the securities in the portfolio have the same weighting. For more details, see the Desjardins Insurance Term Investments Contract.

Source: Desjardins internal analysis, October 2025. For information 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.

# How Guarantee Advantage works



**\*Calculation method:** The return of the basket of securities is calculated at maturity. For each issue, 3 specific business days within the last 3 months of the term are used to determine the final return. The return at maturity is equal to the average of the cumulative returns for each security in the basket on each of these 3 days. All of the securities in the portfolio have the same weighting. For more details, see the Desjardins Insurance Term Investments Contract.

Source: Desjardins internal analysis, February 2024. For information 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.

# Compensation

Get more for your work!

Sale in March 2025	
Deposit	\$1,000,000
Deposit date	2025-03-20
Term	5 years
Initial commission	2%

Year	Desjardins Insurance	Competitor
2025	\$20,000	\$12,500

*Assuming no investment return nor transactions and a first-year commission of 25bps/term for competition.*

Source: Desjardins internal analysis, March 2025. Every precaution has been taken to ensure the accuracy of the facts and data contained in this document at the time of publication. However, Desjardins Insurance cannot guarantee that this information will remain accurate, complete or current, and the Company accepts no liability for any loss arising from the unauthorized use or reproduction of this information.

# Guarantee Advantage features

1

Guaranteed minimum returns or principal returned at maturity depending on which option is selected

2

Access to basket of securities of well-established companies

3

Higher return potential than a fixed-rate term investment<sup>1</sup>

4

No portfolio management and no management fees

5

100% guaranteed death benefit

6

Can be surrendered at any time<sup>2</sup>

7

Minimum deposit of \$500

8

Deposits can be made up to the annuitant's 95th birthday

9

Assuris protection

10

Eligible for registered savings plans

<sup>1</sup> In comparison to the average of the interest rates for all 5-year fixed-term investments offered by the major banks. Source: Bank of Canada, Data & Statistics Office, December 2023.

<sup>2</sup> A market value adjustment may apply. Refer to the Term Investments Contract for more information.

# Using a laddering strategy to mitigate risk



# Laddering strategy

## Who is a good fit for this strategy?

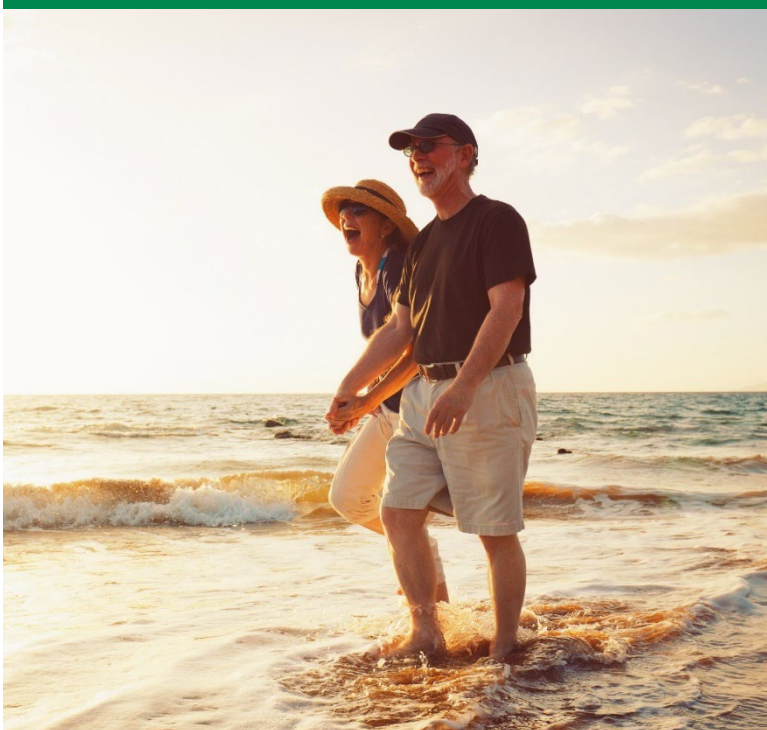
- Clients who want principal guarantees on their investments and don't want the risk of losing any money
- Retirees who need a guaranteed income stream (minimum 20 years)
- Individuals who want estate protection and to minimize costs
- Investors who want to take advantage of a rising interest rate environment



# Laddering strategy

Client scenario example

70-year-old retiree

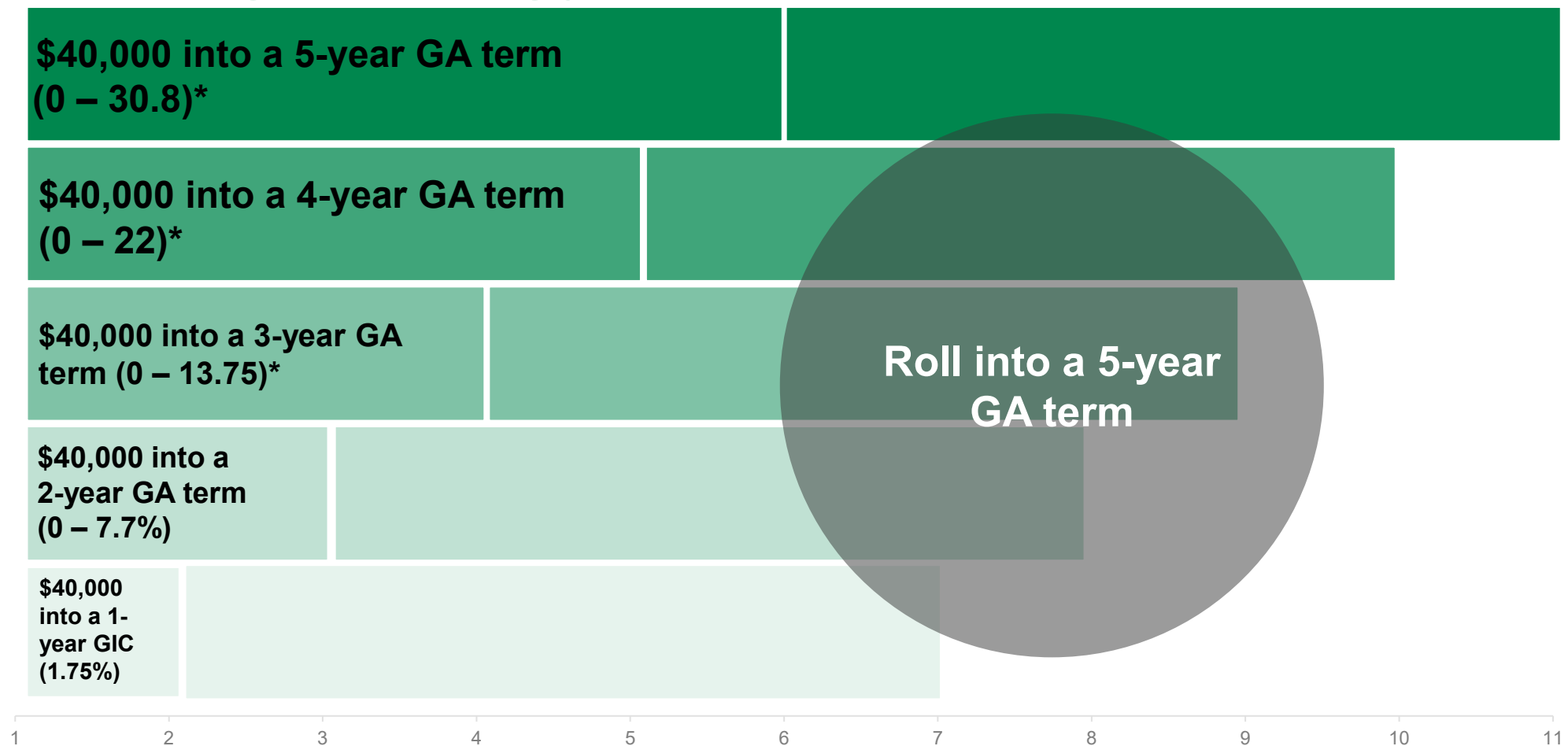


**\$200,000**  
**in assets to invest**  
(non-registered)

Looking for a 5% (\$10,000)  
income per year

Interested in building in  
estate planning

# Laddering Strategy



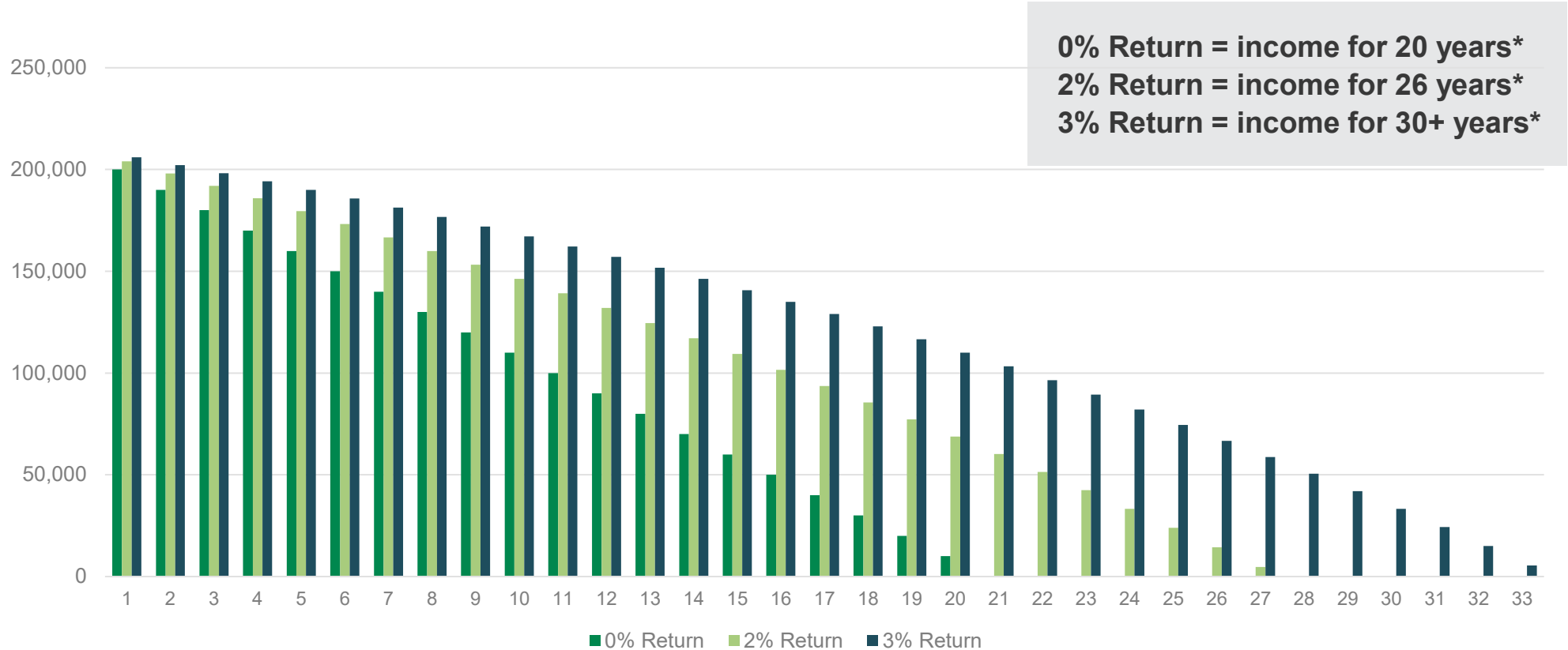
\*(Guaranteed minimum - potential maximum) for June 2026 campaign. Refer to the Term Investments Contract and the features table for more information.

Source : [Term Investment Contract](#)

# Laddering strategy

## How long can my income last?

This graph shows how long an investment will last depending on its return over the years. From the initial investment, each year, the investment is increased by the specified return and a withdrawal of \$10,000 is deducted.



\*Assumes gross total return (pre-tax)

Source: Desjardins internal analysis, November 2022

# Laddering strategy

## Client scenario example

- ✓ \$10,000 per year in income (guaranteed for 20 years minimum)
- ✓ Opportunity for market growth – better upside return potential than GICs and bonds
- ✓ Designated beneficiary for estate cost minimization and creditor protection\*
- ✓ No risk to principal investment



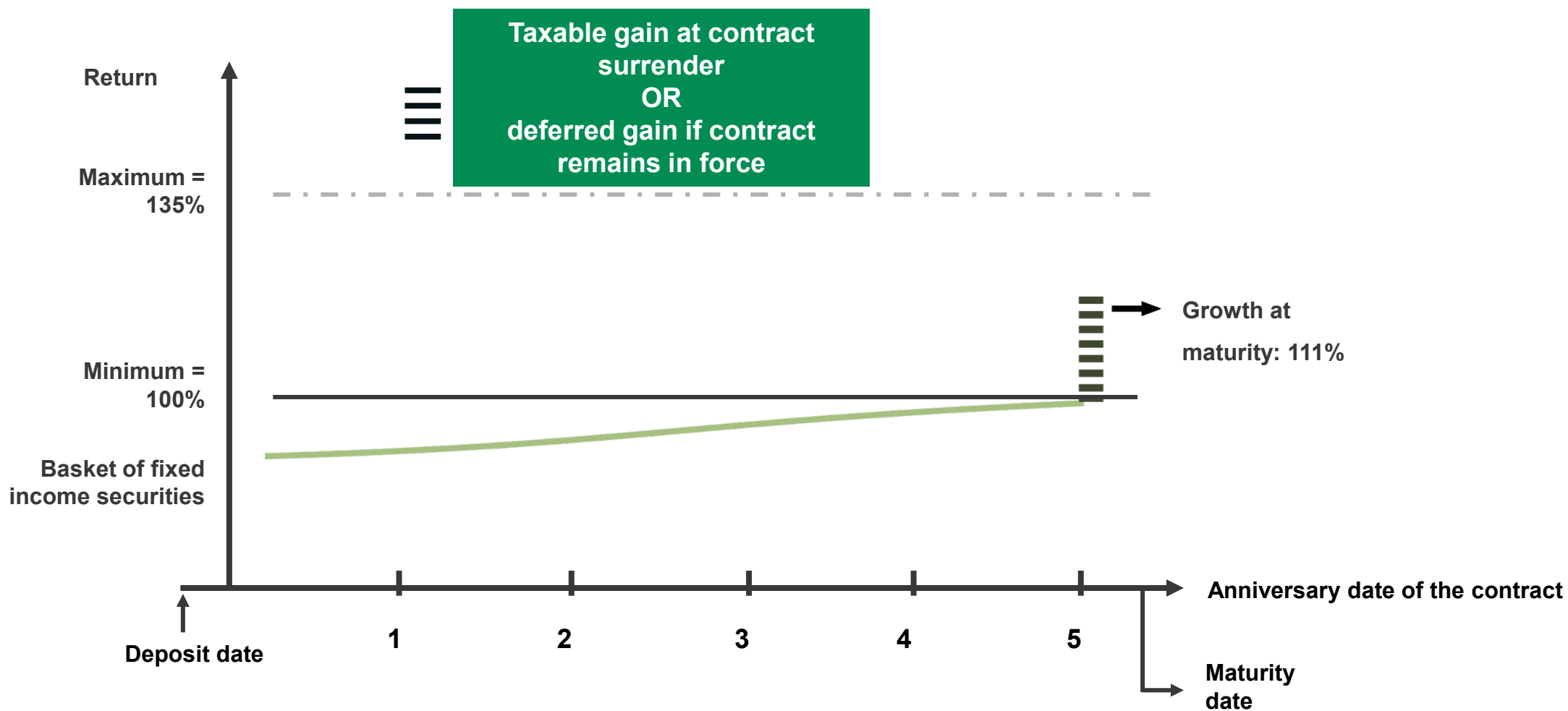
*\*Exemption from seizure rules can be complex and vary between provinces. Please speak to a legal advisor (lawyer or notary) for an assessment of your specific situation.*

# Tax planning for small businesses (CCPCs)

The purpose of this document is to provide information of a general nature only. It should in no way be considered tax advice. Before making any decision, you should consult a tax specialist about your situation. Desjardins Insurance has taken reasonable steps to ensure the accuracy of this information but makes no representation or guarantee as to such accuracy, as the information may no longer be up-to-date, complete or accurate.

The provincial tax rates used in this document are those as of October 6, 2025.

# Tax treatment when the minimum return is 0%



# Tax treatment

## 2 options at contract maturity

### 1. Surrender

The investor will be taxed on any gains over and above the value already taxed during the term.

### 2. Reinvest

Tax treatment will be deferred to the next contract anniversary date.

# Ontario

# Impact of passive investment income for Canadian-controlled private corporations (CCPCs)

**Passive investment income** can impact the federal tax rate on **active business income**.

1. Every dollar of passive investment income over \$50,000, including that of associated companies, **will reduce the federal small business limit in the following year by \$5**.
2. Having investment income of \$150,000 or more will effectively eliminate a CCPC's access to the federal small business tax rate.
3. The Ontario government has not followed the federal measures for passive investment income, so active business income up to \$500,000 continues to benefit from the provincial (Ontario) lower tax rate. The following tax rates will apply:

Tax rates for fiscal year 2025	Federal	Ontario	Total
CCPCs business income under the small business limit	9%	3.2%	12.2%
CCPCs business income under the small business limit when passive investment income is over \$150,000 (previous year)	15%	3.2%	18.2%

Investment income is taxed at 50.17%

# How will this affect me?

Your tax bill could significantly **increase** for your small business operating income if you have too much money sitting in your corporation.

If your passive investment income is over **\$150,000**, the tax rate on your active business income up to **\$500,000** will go from 12.2% to 18.2%. However, it will start affecting your average tax rate with as little as **\$50,000** of investment income.

This could hurt your bottom line and leave your company with significantly less net profit to grow with – unless you start planning for it **NOW!**

# Let's look at a CCPC with an example



**Active business  
income  
\$500,000**



**Passive investment  
income  
\$150,000**

- The **\$150,000** in **passive investment income** will completely wipe out the federal **\$500,000** small business limit for the following year, where the CCPC would have benefitted from a preferential federal tax rate of 9%.
- The CCPC will have its entire active business income taxed at 18.2% the next year (15% at the federal level and 3.2% at the provincial level).

# Tax reality

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	
<b>Business income</b>							
Active	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	
Passive	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	0	
<b>Taxes</b>							<b>Total</b>
Active	\$61,000	\$91,000	\$91,000	\$91,000	\$91,000	\$91,000	\$516,000
Passive	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000	0	\$375,000
<b>Total</b>	<b>\$136,000</b>	<b>\$166,000</b>	<b>\$166,000</b>	<b>\$166,000</b>	<b>\$166,000</b>	<b>\$91,000</b>	<b>\$891,000</b>

## The tax planning strategy with Guarantee Advantage

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	
<b>Business income</b>							
Active	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000.00	
Passive	0	0	0	0	\$750,000	0	
<b>Taxes</b>							<b>Total</b>
Active	\$61,000	\$61,000	\$61,000	\$61,000	\$61,000	\$91,000	\$396,000
Passive	0	0	0	0	\$376,000	0	\$376,000
<b>Total</b>	<b>\$61,000</b>	<b>\$61,000</b>	<b>\$61,000</b>	<b>\$61,000</b>	<b>\$437,000</b>	<b>\$92,500</b>	<b>\$772,000</b>

That's a savings of **\$119,000** in total income tax

Assuming that the taxes rates are those applying for 2025 and that they stay the same for the following years.

The figures have been rounded off for simplification purposes.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

# Further benefits of a 6-year deferral

Since the timing of **investment income** is predictable, the corporation can carry forward deductions until **year 6**, to the extent permitted by tax rules. Why deduct income at 12.2% when you can deduct it at 18.2%?

A **5-year deferral** will buy your corporation 5 years to deal with this taxation. That means you can slowly pull cash out of the corporation over 5 years through different methods (split-dollar critical illness insurance, life insurance, individual pension plan).

Since your corporation has its small business income taxed at 12.2% for years 1 through 5, it has cash to pay out non-eligible dividends and get a refund of RDTOH.

## ***Be careful!***

*If your passive income is below \$50,000, reporting higher income in a given year could leave you worse off than reporting lower amounts over multiple years. Each situation should be analyzed on a case-by-case basis.*

# British Columbia

# Impact of passive investment income for Canadian-controlled private corporations (CCPCs)

**Passive investment income** can impact the federal tax rate on **active business income**.

1. Every dollar of passive investment income over \$50,000, including that of associated companies, **will reduce the federal small business limit in the following year by \$5**.
2. Having investment income of \$150,000 or more will effectively eliminate a CCPC's access to the federal small business tax rate.

Tax rates for fiscal year 2025	Federal	British Columbia	Total
CCPCs business income under the small business limit	9%	2%	11%
CCPC's business income over the small business limit and CCPCs with capital > \$50 million	15%	12%	27%

Investment income is taxed at 50.67%

# Tax reality

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	
<b>Business income</b>							
<b>Active</b>	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	
<b>Passive</b>	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	0	
<b>Taxes</b>							<b>Total</b>
<b>Active</b>	\$55,000	\$135,000	\$135,000	\$135,000	\$135,000	\$135,000	\$730,000
<b>Passive</b>	\$76,000	\$76,000	\$76,000	\$76,000	\$76,000	0	\$380,000
<b>Total</b>	<b>\$131,000</b>	<b>\$211,000</b>	<b>\$211,000</b>	<b>\$211,000</b>	<b>\$211,000</b>	<b>\$135,000</b>	<b>\$1,110,000</b>

## The tax planning strategy with Guarantee Advantage

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	
<b>Business income</b>							
<b>Active</b>	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000.00	
<b>Passive</b>	0	0	0	0	\$750,000	0	
<b>Taxes</b>							<b>Total</b>
<b>Active</b>	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$135,000	\$410,000
<b>Passive</b>	0	0	0	0	\$380,000	0	\$380,000
<b>Total</b>	<b>\$55,000</b>	<b>\$55,000</b>	<b>\$55,000</b>	<b>\$55,000</b>	<b>\$435,000</b>	<b>\$135,000</b>	<b>\$790,000</b>

That's a savings of **\$320,000** in total income tax

Assuming that the taxes rates are those applying for 2024 and that they stay the same for the following years.

The figures have been rounded off for simplification purposes.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.



# Customizing Guarantee Advantage

## Requirements & available options

- \$1M minimum deposit
  - Can be pooled by MGA/rep, minimum deposit by client is \$250K)
- Under age 95
- Any term or basket
  - Currently and previously offered baskets, or new ones)
- Broad range of minimum and maximum returns
- Any participation rate

## Offer validity period

- Valid for 5 business days
  - Can be cancelled if there is a significant change in the interest rate

## How to obtain a quotation

- Please send your request to your Regional Sales Director
- Make sure to provide:
  - All desired features (deposit, term, basket, min/max, etc.)
  - Age of the annuitant (and name if he already owns a GA).
- Average response time is around 3 to 6 business days depending on the request's complexity

# Customizing Guarantee Advantage

## Global Opportunities Basket

<b>Term</b>	4 years and 2 days
<b>Initial Date</b>	November 7, 2024
<b>Maturity Date</b>	November 9, 2028
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – Unlimited</b> (0 – unlimited)
<b>Participation rate</b>	105%
<b>Compensation</b>	0.40% X Term

## American Market Basket

<b>Term</b>	2 years and 2 days
<b>Initial Date</b>	February 14, 2025
<b>Maturity Date</b>	February 16, 2027
<b>Return (%)*</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 11.6</b> (0 – 5.64)
<b>Participation rate</b>	120%
<b>Compensation</b>	0.40% X Term

\*Includes the higher participation rate

## Baskets of Securities

Global Opportunities	
<ul style="list-style-type: none"> <li>• Canadian Imperial Bank of Commerce</li> <li>• Danone SA</li> <li>• DHL Group</li> <li>• Algonquin Power &amp; Utilities Corp</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> </ul>	<ul style="list-style-type: none"> <li>• UPM-Kymmene Oyj</li> <li>• Roche Holding AG</li> <li>• Sanofi</li> <li>• Swisscom AG</li> <li>• TELUS Corp</li> <li>• Thomson Reuters Corp</li> <li>• Bank of Nova Scotia</li> <li>• Denso Corp</li> <li>• Unilever PLC</li> <li>• Zurich Insurance Group AG</li> </ul>

## Baskets of Securities

American Market	
<ul style="list-style-type: none"> <li>• Verizon Communications Inc.</li> <li>• AT&amp;T Inc.</li> <li>• The Kraft Heinz Company</li> <li>• Best Buy Co., Inc.</li> <li>• Starbucks Corporation</li> <li>• Exxon Mobil Corporation</li> <li>• Welltower Inc.</li> <li>• Cummins Inc.</li> <li>• Automatic Data Processing, Inc.</li> <li>• Air Products and Chemicals Inc.</li> </ul>	<ul style="list-style-type: none"> <li>• Truist Financial Corporation</li> <li>• U.S. Bancorp</li> <li>• American Electric Power Company, Inc.</li> <li>• Pfizer Inc.</li> <li>• CVS Health Corp</li> <li>• International Business Machines Corporation</li> <li>• Cisco Systems, Inc.</li> <li>• Texas Instruments Inc.</li> <li>• Qualcomm Inc.</li> <li>• Intel Corporation</li> </ul>

# Get to know GA better

## Advisor Guide

**Guarantee Advantage**  
MARKET-LINKED TERM INVESTMENTS

FOR REPRESENTATIVES ONLY

REPRESENTATIVE'S GUIDE

Desjardins  
Insurance  
Life • Health • Retirement

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

## Performance with a safety net

For advisor use only

**Guarantee Advantage**  
Performance with a safety net

Desjardins  
Insurance  
Life • Health • Retirement

Returns you can get behind

Desjardins is the **largest** market-linked term investment (MLTI) issuer in Canada.<sup>1</sup>

Assets under management  
**32 B\$<sup>2</sup>**

**86%** of options have outperformed the annual return of the main competitor's fixed-rate term investments.<sup>3</sup>

**92%** of options have exceeded the annualized minimum return.<sup>4</sup>

**75%** of options that reached maturity achieved the maximum potential return.<sup>5</sup>

**100%** Help your clients hold on to their earnings and avoid losses with Guarantee Advantage<sup>®</sup> and its **100% DEPOSIT GUARANTEE** at maturity.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

## Training videos

- Call options
- How is the money invested
- How it works

# Talking about GA with clients

## Features table

Guarantee Advantage <sup>®</sup> Market-Linked Term Investments		Features table August 2023 campaign Initial date for deposits: May 29, 2023 Deadline for deposits: July 21, 2023					
Return options	Term of 3 years and 3 days						
	Initial Deposit	\$5,000 - \$20,000	\$20,000 - \$50,000	\$50,000 - \$100,000	\$100,000 - \$250,000	\$250,000 - \$500,000	\$500,000 +
Initial date	August 9, 2023	August 9, 2023	August 9, 2023	August 9, 2023	August 9, 2023	August 9, 2023	August 9, 2023
Maturity date	August 10, 2026	August 10, 2026	August 10, 2026	August 10, 2026	August 10, 2026	August 10, 2026	August 10, 2026
Return (%) Guaranteed minimum - potential maximum (annual return 30%)	0 - 10 10 - 12.8	0 - 10.5* 10 - 13.5*	0 - 10** 10 - 14.0**	0 - 11.5 10.8 - 13.8	0 - 10 10 - 14.0	0 - 10.5* 10 - 14.5*	0 - 11.5** 10 - 15.0**
Participation rate	100%	100%	100%	100%	100%	100%	100%

Return options	Term of 3 years and 3 days						
	Initial Deposit	\$5,000 - \$20,000	\$20,000 - \$50,000	\$50,000 - \$100,000	\$100,000 - \$250,000	\$250,000 - \$500,000	\$500,000 +
Initial date	August 9, 2023	August 9, 2023	August 9, 2023	August 9, 2023	August 9, 2023	August 9, 2023	August 9, 2023
Maturity date	August 10, 2026	August 10, 2026	August 10, 2026	August 10, 2026	August 10, 2026	August 10, 2026	August 10, 2026
Return (%) Guaranteed minimum - potential maximum (annual return 30%)	0 - 24.5 10 - 17.8	0 - 24.95* 10 - 18.25*	0 - 25.4** 10 - 18.7**	0 - 26.5 10.96 - 18.0	0 - 25.5 10 - 19.0	0 - 26.0* 10 - 19.25*	0 - 26.2** 10 - 19.5**
Participation rate	100%	100%	100%	100%	100%	100%	100%

\* Funds to be retained and the complete calculation may be requested by the client.  
\*\* Return includes participation rate of 100%.  
\*\*\* Return includes participation rate of 125%.

## Client leaflet



## Video



# Setting up contracts

- Sales process checklist (20016E)
- Term Investment Contract Application (14309E)
- Term Investment Contract Application – TFSA (14310E)

For advisor use only

## Term Investment

Sales process checklist

Desjardins Insurance  
Life • Health • Retirement

### STEP 1 – Investment

Term Investment Registered Contract	Term Investment Non-registered Contract
<input type="checkbox"/> If new contract: <a href="#">Term Investments Contract Application - 14309E</a>	<input type="checkbox"/> If new contract: <a href="#">Term Investments Contract Application - 14309E</a>
<input type="checkbox"/> If the funds are locked in: Endorsement or appendix pertaining to the province and the plan type	<input type="checkbox"/> If funds come from a transfer: <a href="#">Transfer Authorization - 17964E</a>
<input type="checkbox"/> If new TFSA contract: <a href="#">Term Investments Contract Application - TFSA - 14310E</a>	<input type="checkbox"/> If additional deposit: <a href="#">Letter of Direction - Annu</a>
<input type="checkbox"/> If additional deposit: <a href="#">Letter of Direction - Annuities - 19009E</a>	<input type="checkbox"/> Upon opening: if the cont (legal entity, trust, other e Identify verification asset along with the additional
<input type="checkbox"/> If funds come from a transfer: <a href="#">Request of Transfer for Registered Investments - 99009E</a>	<input type="checkbox"/> For RIF, make sure to provide the date of first payment
<input type="checkbox"/> For RIF, make sure to provide the date of first payment	
<input type="checkbox"/> If you wish to guarantee the rate of the client: <a href="#">Guarantee the interest rate for transfer and renewal - 144</a>	
<input type="checkbox"/> If funds must be withdrawn from the client's bank account: Personalized cheque specimen by the fina duly completed	
<input type="checkbox"/> If the contribution is made by a third party but in a personal account: <a href="#">Third-Party Contribution form</a>	
<input type="checkbox"/> If investment by cheque, make the cheque payable to Desjardins Financial Security	

### STEP 2 – With the client

✓ Make sure all documents are duly completed and signed and hand over copies to the client.

### STEP 3 – Document Submission

✓ If it is a transfer, make sure the original transfer requests are forwarded to the relinquishing institution.  
 ✓ Subsequently, make sure Desjardins Insurance receives the scanned versions of all documents relate

All documents can be submitted to Desjardins Insurance:

- By fax 1-888-647-5017 OR by email at: [savages@dfs.ca](mailto:savages@dfs.ca)
- By regular mail (as a last resort or if by cheque)  
 Desjardins Insurance, 1150, rue de Claire-Fontaine, Quebec (Quebec) G1R 5G4

NOVEMBER 2022

# Term Investments

## CONTRACT AND CONTRACT APPLICATION

Investment Options

- Daily Interest Investment
- Redeemable Term Investment
- Non-Redeemable Term Investment
- Guarantee Advantage

Desjardins Insurance  
Life • Health • Retirement

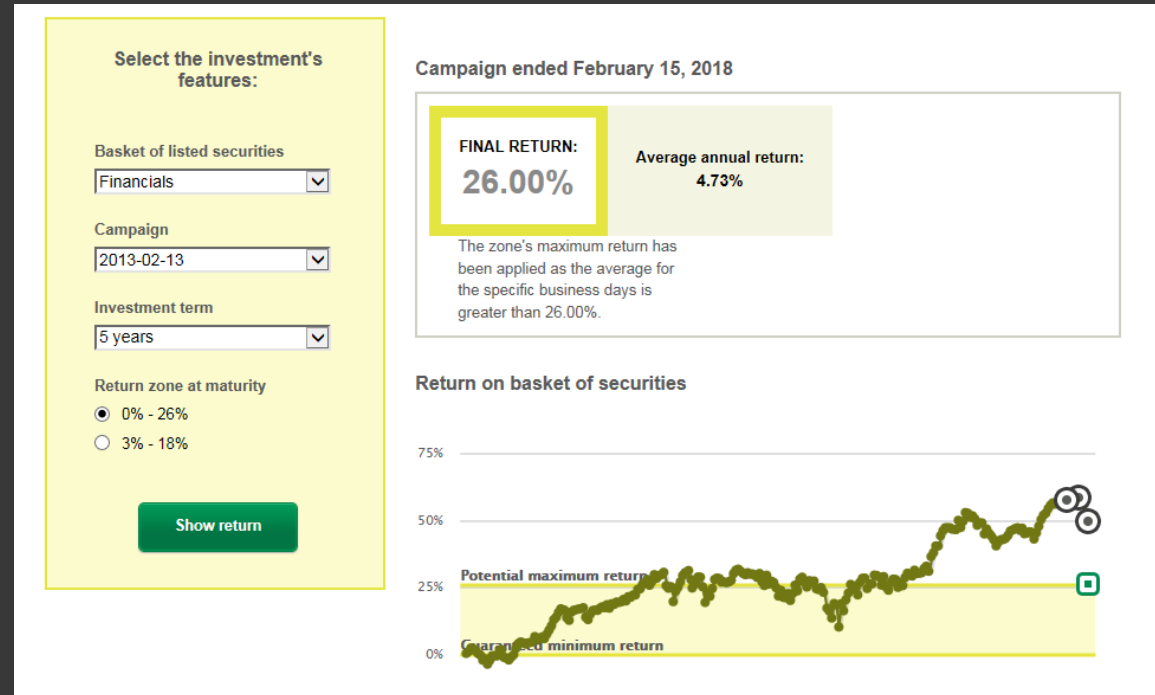
Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

## Calculators

- Target a higher minimum return
- Allocation simulator – RRIF/LIF income

# Tracking performance

## Track your return



Find all the tools in the [GA sales material](#) section on webi (some documents are available only when logged in)

# Questions?





**Thank you!  
We'll be in touch**

