

# Guarantee Advantage®

## Market-Linked Term Investments

### Features table

#### April 2026 campaign

Initial date for deposits: **January 22, 2026**

Deadline for deposits<sup>1</sup>: **March 18, 2026**

#### Return options

	Term of 2 years and 2 days						
	Financials		Global Opportunities		Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +	Global Opportunities	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
<b>Initial date</b>	April 10, 2026	April 10, 2026	April 10, 2026	April 10, 2026	April 10, 2026	April 10, 2026	April 10, 2026
<b>Maturity date</b>	April 12, 2028	April 12, 2028	April 12, 2028	April 12, 2028	April 12, 2028	April 12, 2028	April 12, 2028
<b>Return (%)</b> 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 – 6</b> (1.00 – 2.96)	<b>0 – 7</b> (0 – 3.44)	<b>0 – 7.7*</b> (0 – 3.78*)	<b>0 – 8.4**</b> (0 – 4.12**)
<b>Participation rate</b>	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 +	Global Opportunities	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
<b>Initial date</b>	April 10, 2026	April 10, 2026	April 10, 2026	April 10, 2026	April 10, 2026	April 10, 2026	April 10, 2026
<b>Maturity date</b>	April 12, 2029	April 12, 2029	April 12, 2029	April 12, 2029	April 12, 2029	April 12, 2029	April 12, 2029
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 11</b> (0 – 3.54)	<b>0 – 12.1*</b> (0 – 3.88* )	<b>0 – 13.2**</b> (0 – 4.22**)	<b>3 – 10</b> (0.99 – 3.23)	<b>0 – 11.5</b> (0 – 3.7)	<b>0 – 12.65*</b> (0 – 4.05*)	<b>0 – 13.8**</b> (0 – 4.4**)
<b>Participation rate</b>	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

#### April 2026 campaign

Initial date for deposits: **January 22, 2026**

Deadline for deposits<sup>1</sup>: **March 18, 2026**

#### Return options

	Term of 4 years and 2 days			Global Opportunities		
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +			
<b>Initial date</b>	April 10, 2026	April 10, 2026	April 10, 2026	April 10, 2026		
<b>Maturity date</b>	April 12, 2030	April 12, 2030	April 12, 2030	April 12, 2030		
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 19</b> (0 – 4.44)	<b>0 – 20.9*</b> (0 – 4.86*)	<b>0 – 22.8**</b> (0 – 5.27**)	<b>4 – 17</b> (0.99 – 4)		
<b>Participation rate</b>	100%	110%	120%	100%		
	Term of 5 years and 2 days			Global Opportunities		
	Canadian Diversified	Global Opportunities	Global Opportunities			
	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +	\$500 – \$24,999	\$25,000 – \$249,999	\$250,000 +
<b>Initial date</b>	April 10, 2026	April 10, 2026	April 10, 2026	April 10, 2026	April 10, 2026	April 10, 2026
<b>Maturity date</b>	April 12, 2031	April 12, 2031	April 12, 2031	April 12, 2031	April 12, 2031	April 12, 2031
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 25</b> (0 – 4.56)	<b>0 – 27.5*</b> (0 – 4.98*)	<b>0 – 30**</b> (0 – 5.39**)	<b>5 – 25</b> (0.98 – 4.56)	<b>0 – 28</b> (0 – 5.06)	<b>0 – 30.8*</b> (0 – 5.52*)
<b>Participation rate</b>	100%	110%	120%	100%	100%	110%

<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

#### April 2026 campaign

Initial date for deposits: **January 22, 2026**

Deadline for deposits<sup>1</sup>: **March 18, 2026**

#### Return options

		Term of 5 years and 2 days					
		ESG Global Diversified	\$500 – \$24,999	Financials	\$25,000 – \$249,999	\$250,000 +	
<b>Initial date</b>	April 10, 2026		April 10, 2026		April 10, 2026		April 10, 2026
<b>Maturity date</b>	April 12, 2031		April 12, 2031		April 12, 2031		April 12, 2031
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 25</b> (0 – 4.56)		<b>0 – 25</b> (0 – 4.56)		<b>0 – 27.5*</b> (0 – 4.98*)		<b>0 – 30**</b> (0 – 5.39**)
<b>Participation rate</b>	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 +
<b>Initial date</b>	April 10, 2026		April 10, 2026		April 10, 2026		April 10, 2026
<b>Maturity date</b>	April 12, 2032		April 12, 2032		April 12, 2032		April 12, 2032
<b>Return (%)</b> guaranteed minimum – potential maximum (annual return (%))	<b>0 – 42</b> (0 – 6.02)		<b>0 – 46.2*</b> (0 – 6.53*)		<b>0 – 50.4**</b> (0 – 7.04**)		<b>0 – 75</b> (0 – 8.32)
<b>Participation rate</b>	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
<ul style="list-style-type: none"> <li>• Algonquin Power &amp; Utilities Corp.</li> <li>• Bank of Montreal</li> <li>• Bank of Nova Scotia</li> <li>• Canadian Imperial Bank of Commerce</li> <li>• Canadian National Railway Company</li> <li>• Canadian Natural Resources Limited</li> <li>• Canadian Utilities Limited</li> <li>• CGI Inc.</li> <li>• Emera Inc.</li> <li>• Enbridge Inc.</li> <li>• First Capital Real Estate Investment Trust</li> <li>• Magna International Inc.</li> <li>• National Bank of Canada</li> <li>• Nutrien Limited</li> <li>• Power Corporation of Canada</li> <li>• Saputo Inc.</li> <li>• Suncor Energy Inc.</li> <li>• Telus Corporation</li> <li>• Thomson Reuters Corporation</li> <li>• West Fraser Timber Co. Ltd.</li> </ul>	<ul style="list-style-type: none"> <li>• Alstom SA</li> <li>• Astellas Pharma Inc.</li> <li>• Bank of Nova Scotia</li> <li>• Datadog Inc.</li> <li>• Denso Corporation</li> <li>• Gecina SA</li> <li>• Intact Financial Corporation</li> <li>• KDDI Corporation</li> <li>• National Bank of Canada</li> <li>• Nippon Yusen KK</li> <li>• Redeia Corp SA</li> <li>• Schlumberger NV</li> <li>• Snowflake Inc.</li> <li>• Sonic Healthcare Limited</li> <li>• Terna - Rete Elettrica Nazionale</li> <li>• Texas Instruments Inc.</li> <li>• Toyota Motor Corporation</li> <li>• UPM-Kymmene Oyj</li> <li>• Vonovia SE</li> <li>• Wheaton Precious Metals Corp.</li> </ul>	<ul style="list-style-type: none"> <li>• Algonquin Power &amp; Utilities Corp.</li> <li>• Credit Agricole SA</li> <li>• Danone SA</li> <li>• Denso Corporation</li> <li>• DHL Group</li> <li>• Iberdrola SA</li> <li>• Magna International Inc.</li> <li>• National Bank of Canada</li> <li>• Novartis AG</li> <li>• Roche Holding AG</li> <li>• Sanofi</li> <li>• Swisscom AG</li> <li>• Telefonaktiebolaget LM Ericsson</li> <li>• Telus Corporation</li> <li>• The Toronto-Dominion Bank</li> <li>• Unilever PLC</li> <li>• United Parcel Service, Inc.</li> <li>• UPM-Kymmene Oyj</li> <li>• Verizon Communications Inc.</li> <li>• Zurich Insurance Group AG</li> </ul>

## Financials

<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>
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## Features

<b>Minimum deposit<sup>1</sup></b>	\$500. Deposits are accepted up to the annuitant's 95 <sup>th</sup> birthday.
<b>Eligible plans<sup>2,3</sup></b>	RRSPs, RRIFs, LIRAs, LIFs, TFSA and non-registered plans
<b>Surrender option</b>	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.
<b>Death benefit guarantee</b>	The death benefit amount is equal to 100% of the initial deposit.
<b>Interest on deposits made before an initial date</b>	Interest rate of the special daily interest investment: 0.65%
<b>Management fees</b>	No fees
<b>Assuris protection</b>	Yes
<b>Creditor protection<sup>4</sup></b>	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.

<b>Term of 2 years and 2 days</b>	<b>Term of 3 years and 2 days</b>	<b>Term of 4 years and 2 days</b>	<b>Term of 5 years and 2 days</b>	<b>Term of 6 years and 2 days</b>	<b>Term of 7 years and 2 days</b>
<b>Global Opportunities Financials</b>	<b>Global Opportunities Financials</b>	<b>Global Opportunities</b>	<b>Canadian Diversified Global Diversified Financials Global Opportunities</b>	<b>Global Opportunities</b>	<b>Global Opportunities</b>
February 10, 2028	February 13, 2029	February 12, 2030	February 10, 2031	February 10, 2032	February 10, 2033
March 10, 2028	March 12, 2029	March 11, 2030	March 10, 2031	March 10, 2032	March 10, 2033
April 10, 2028	April 10, 2029	April 10, 2030	April 9, 2031	April 9, 2032	April 8, 2033

## Need help? Contact us

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 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 April 2026 campaign or to postpone the initial date.

DESJARDINS is a trademark of the Fédération des caisses Desjardins du Québec, used under licence.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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