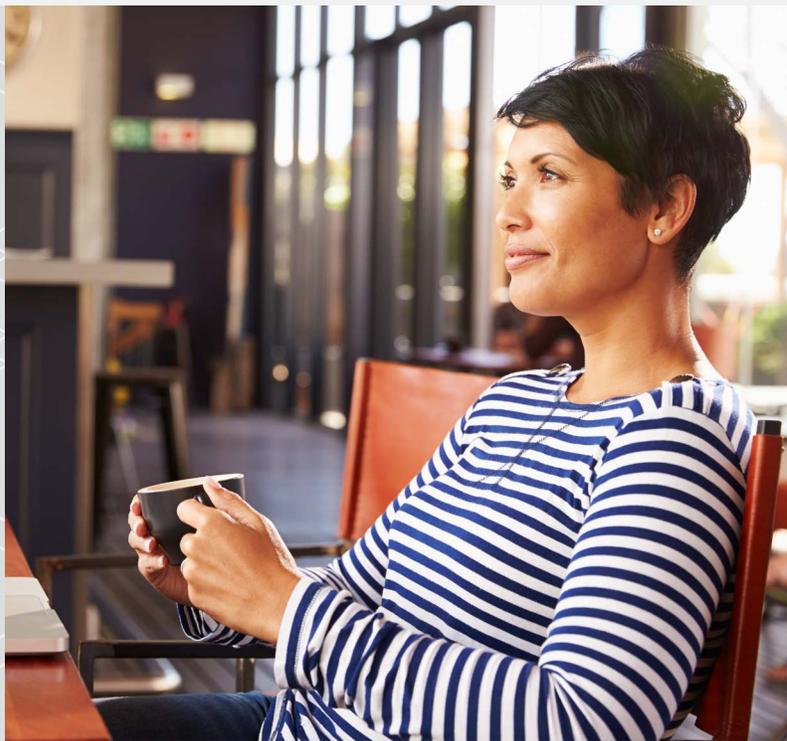


MARKET-LINKED TERM INVESTMENTS



Ask for a product that's going to work hard for you...

WITHIN YOUR COMFORT ZONE



Guarantee Advantage[®]

The term investment that offers you more

Guarantee Advantage[®] is a term investment that provides you with a rate of return at maturity* that falls within a pre-determined range. That means you can't lose any money and you have the potential to earn more than you would with a fixed-interest term investment. Now that's a simple and safe way to make your money work hard for you!

Your **Guarantee Advantage** investment growth is linked to the performance of listed companies. The baskets of securities that Guarantee Advantage invests in include companies whose brand names, products and services are widely known and used.

Choosing Desjardins...

is choosing Desjardins Group, the largest cooperative financial group in Canada whose **financial stability is recognized** by the following credit ratings which are comparable, if not superior to those of the five largest Canadian banks and insurance companies:

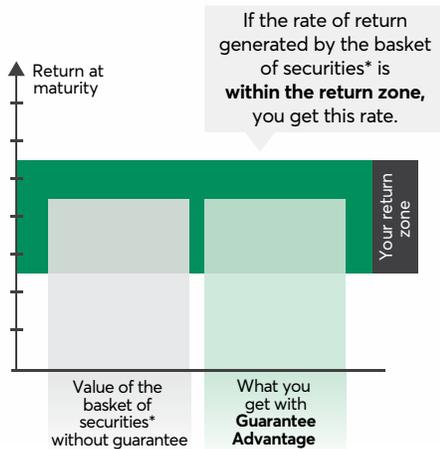
- Standard and Poor's A+
- Moody's Aa2
- Dominion Bond Rating Service AA
- Fitch AA-

The information on this document is for illustration 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. The terminology used on this document has been simplified for illustration purposes. In the event of a discrepancy between the information on this document and the information in the Desjardins Insurance Term Investments Contract or the current campaign's Features Table, these documents will prevail. Please read them carefully before investing.

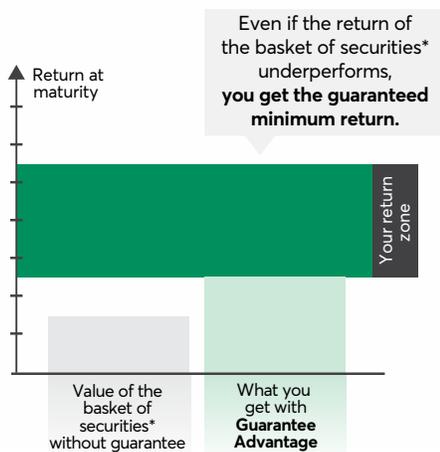
Minimum and maximum returns:

Your comfort zone for savings growth

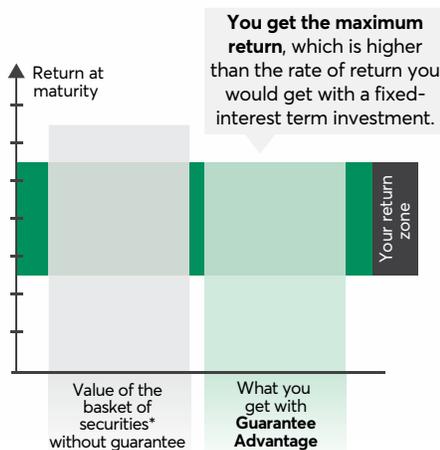
How Guarantee Advantage works for you



What if the return of the basket of securities* is below the guarantee minimum return?



What if the return of the basket of securities* is above the maximum return?



Advantages

- Guaranteed minimum return[†] ensures you don't lose any money.
- Potential for a higher return compared to a fixed-rate term investment.
- Principal is 100% guaranteed in the event of death and paid quickly to the designated Beneficiary.[‡]
- No management fees.
- Eligible for registered savings plans, including TFSA's.

Features

Speak to your representative or visit our website to learn more about the features of the current campaign, including the minimum and maximum rates of return, the terms available and the baskets of securities offered.

DesjardinsLifeInsurance.com/GuaranteeAdvantage

* Calculation method

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

- [†] Depending on the option selected, the guaranteed minimum return may be 0%. See the details of the current campaign.
- [‡] On receipt of the appropriate documents, such as a death certificate.



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