

# MARKET-LINKED GUARANTEED INVESTMENT EQUITY GUARANTEED INVESTMENT PORTFOLIO – 5 YEARS



Cooperating in building the future

Sale period from April 2, 2012 to June 30, 2012

## OVERVIEW

The Equity Guaranteed Investment Portfolio is an investment solution enabling you to capitalize on the growth potential of the Canadian S&P/TSX 60<sup>1</sup>, American S&P 500<sup>2</sup> and Overseas (EURO STOXX 50, FTSE 100 and NIKKEI 225)<sup>3</sup> indices, while providing you with a 100% capital guarantee at maturity.

- 5-year term
- \$500 minimum investment
- Capital completely guaranteed at maturity
- Protected by deposit insurance<sup>4</sup>
- Interest paid at maturity
- Eligible for registered plans
- No management fees
- Redemption options at specific times during the term
- Income taxed at maturity if investment is non-registered<sup>5</sup>
- Protected against currency risk
- Eligible for potential member dividends

	5-year term
Issue date	July 19, 2012
Maturity date	July 19, 2017
Maximum cumulative return	23.00% (each index)
Maximum annual compound rate of return	4.23%

## OVERVIEW OF THE THREE INDICES

The Equity Guaranteed Investment Portfolio reflects the performance of three stock market indices representing the foremost companies in terms of stock market capitalization in Canada, the United States, the United Kingdom, Japan and member countries of the European Economic and Monetary Union.

### INDEX ALLOCATION

Indices	%
<ul style="list-style-type: none"> <li>● S&amp;P/TSX 60 Index The S&amp;P/TSX 60 Index combines the 60 largest Canadian companies in terms of stock market capitalization.</li> <li>● S&amp;P 500 Index The S&amp;P 500 Index is an index based on the 500 largest U.S. companies in terms of stock market capitalization.</li> <li>● Overseas Index The Overseas Index reflects the performance of 3 stock market indices representing the largest companies in terms of stock market capitalization from the United Kingdom, Japan and member countries of the European Economic and Monetary Union.</li> </ul>	
Total	100.00

## IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- seek capital protection;
- wish to diversify your portfolio;
- have an investment horizon of at least 5 years;
- don't plan to withdraw your investment prior to maturity;
- agree to forgo a guaranteed return to benefit from a higher potential return than that offered by term savings.

## HOW DOES THIS SOLUTION DIFFER FROM TRADITIONAL TERM SAVINGS?

This guaranteed investment differs from traditional term savings in that it does not provide a pre-determined return.

**The guaranteed investment's return is determined only at maturity and is dependent on the performance of the three reference indices. As such, the return could be nil at maturity.**

## HOW ARE RETURNS CALCULATED?

Between your investment's purchase date and issue date, your capital will yield a 1.00% interest rate per year.

Between the issue date and the maturity date, the return is based on the three indices' variations, according to their respective weighting, up to a maximum of 23.00%. A minimum interest amount of 0.00% and a maximum of 23.00% apply for each index.

In order to mitigate the effects of potential index downturns at maturity, we take into account the average monthly prices for each index during the term's final 3-month period.

This investment does not entitle the holder to dividends and distributions paid by the companies in each index. Investment returns are not affected by exchange rate fluctuations, even if security prices are published in foreign currencies.

**Returns are based on the performance of all three indices and could be nil at maturity.**

## HOW CAN I KEEP TRACK OF MY INVESTMENT'S PERFORMANCE?

The investment's performance is updated regularly at [www.desjardins.com](http://www.desjardins.com), but is provided for informational purposes only. The investment's return is only determined at maturity.

## WHAT HAPPENS WHEN MY INVESTMENT MATURES?

At maturity, barring any specific requests on your part, your investment (capital and interest, if any) is automatically reinvested in a similar product.

## CAN I REDEEM MY INVESTMENT BEFORE THE MATURITY DATE?

You may redeem or convert your investment on an annual basis starting on its third anniversary date. Approximate redemption or conversion value will be provided to you upon request. Please refer to the Investment Agreement for more information regarding terms and conditions.

**Redemption or conversion value could be less than the amount of invested capital.**

## WHAT HAPPENS DURING MARKET UPHEAVALS?

The caisse reserves the exclusive right to determine the appropriate measures to be taken in such circumstances. For example, if trades are suspended as a result of a significant stock market downturn, the caisse could choose to postpone the date at which the investment's starting level is taken into account.

## WHAT IF I CHANGE MY MIND?

You have up to five business days after receiving your Investment Agreement to cancel your investment and retrieve your deposit by contacting your caisse advisor.

## INFORMATION

To purchase this product or for more information, visit [www.desjardins.com](http://www.desjardins.com), or contact your caisse Desjardins advisor or an AccèsD advisor, at 514-CAISSES or 1-800-CAISSES.

This document provides an overview of the Equity Guaranteed Investment Portfolio – 5 years for informational purposes only. Should there be any discrepancy between this document and the Investment Agreement, the latter will take precedence. Comprehensive information will be included in your Investment Agreement, which will be mailed to your home address once you have purchased this investment. You can also access said Agreement online, at [www.desjardins.com](http://www.desjardins.com). Potential investors should review the Investment Agreement before purchasing this investment.

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<sup>4</sup> For more information on deposit insurance, please visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca) for Québec caisses, [www.dico.com](http://www.dico.com) for Ontario caisses and [www.assurance-nb.ca](http://www.assurance-nb.ca) for New Brunswick caisses.

<sup>5</sup> Except for interest paid before the issuance date.