

# MARKET-LINKED GUARANTEED INVESTMENT BALANCED INCOME PROFILE GUARANTEED INVESTMENT PORTFOLIO – 5 YEARS



Cooperating in building the future

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

## OVERVIEW

The Balanced Income Profile Guaranteed Investment Portfolio is an investment solution enabling you to benefit from a wide selection of savings products in a single investment, while providing you with a 100% capital guarantee at maturity. Furthermore, you will receive a guaranteed minimum return at maturity.

- 5-year term
- \$1,000 minimum investment
- Capital completely guaranteed at maturity
- Protected by deposit insurance<sup>1</sup>
- Interest paid at maturity
- Eligible for registered plans
- No management fees
- Redemption options at specific times during the term
- Minimum return taxed annually if investment is non-registered
- Protected against currency risk
- Eligible for potential member dividends

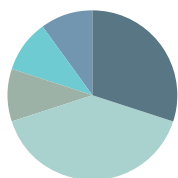
Your choice	Investment of less than \$25,000 <input type="checkbox"/>	Investment of \$25,000 or more <input type="checkbox"/>
Issue date	July 19, 2012	July 19, 2012
Maturity date	July 19, 2017	July 19, 2017
Minimum guaranteed annual return	0.91%	1.07%
Minimum guaranteed cumulative return	4.62%	5.44%
Maximum annual compound rate of return	3.42%	3.57%
Maximum cumulative return	18.32%	19.14%

## OVERVIEW OF THE PORTFOLIO

The Portfolio is linked to the performance of a fixed-yield component and a variable-yield component in the proportions listed below.

### PORTFOLIO COMPOSITION

Description of components	%
<ul style="list-style-type: none"> <li>● <b>Fixed-yield component</b> The return of the fixed-yield component is linked to the 5-year term savings rate offered by the caisse.</li> </ul>	30.00
<ul style="list-style-type: none"> <li>● <b>Variable-yield components</b></li> </ul>	
<ul style="list-style-type: none"> <li>● Desjardins Equity Guaranteed Investment Portfolio Return is linked to the performance of 3 indices: Canadian (40%), American (30%) and Overseas (30%).</li> </ul>	40.00
<ul style="list-style-type: none"> <li>● Desjardins Enhanced Return Guaranteed Investment – Financial Services Return is linked to the performance of 8 major Canadian financial institutions.</li> </ul>	10.00
<ul style="list-style-type: none"> <li>● Desjardins Enhanced Return Guaranteed Investment – Consumer Staples Return is linked to the performance of 10 international consumer product stocks.</li> </ul>	10.00
<ul style="list-style-type: none"> <li>● Desjardins Enhanced Return Guaranteed Investment – Health Care Return is linked to the performance of 10 international health care stocks.</li> </ul>	10.00
<b>Total</b>	<b>100.00</b>



For more information on the variable-yield component's various market-linked guaranteed investments, please refer to your Investment Agreement.

## 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 part of the guaranteed return provided by traditional term savings to benefit from a higher potential return.

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

With the exception of the guaranteed return, 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 reference portfolio.**

## 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 determined according to the variation in the Balanced Income Index based on the performance of the portfolio's components, up to a maximum of 18.32% (less than \$25,000) or 19.14% (\$25,000 or more).

The annual compound rate of return that applies to the fixed-yield component is set as shown in the chart below. The annual compound rate of return that applies to each of the variable-yield component's investments is based on the variation in the indices and price of the securities concerned, according to their respective weighting.

In order to mitigate the effects of a potential downturn among indices and equity securities during the term's final three months, the average monthly index level for the last three months is taken into account for each of the variable-yield component's investments.

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

### Rate guarantee

The annual compound return that applies to the fixed-yield component corresponds to the highest of the following interest rates:

- the prevailing interest rate at the caisse on April 2, 2012 for traditional term savings (5 years), with an interest rate bonus\*

OR

- the prevailing interest rate at the caisse on July 11, 2012 for traditional term savings (5 years), with an interest rate bonus\*

OR

- an interest rate higher than the two previous rates established by Desjardins, with an interest rate bonus\*.

### \*Fixed-yield component bonus

Less than \$25,000	0.15%
\$25,000 or more	0.65%

**Returns are based on the portfolio's performance and could be nil at maturity. However, your capital and the minimum annual rate of return are guaranteed 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) 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 invested capital amount.**

## 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 Balanced Income Profile 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.

\*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.



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