

# MARKET-LINKED GUARANTEED INVESTMENT ENHANCED RETURN GUARANTEED INVESTMENT HEALTH CARE – 3.5 YEARS, 5 YEARS AND 6 YEARS



Cooperating in building the future

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

## OVERVIEW

The Enhanced Return Guaranteed Investment – Health Care is an investment solution enabling you to capitalize on the growth potential of major international companies operating in the health care sector, while providing you with a 100% capital guarantee at maturity. Furthermore, you will receive a guaranteed return at maturity.

- 3.5-, 5- or 6-year term
- \$500 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
- If the investment is non-registered:
  - annual income tax on guaranteed return
  - taxation at maturity of return linked to stock market performance
- Protected against currency risk
- Eligible for potential member dividends

Your choice	3.5-year term <input type="checkbox"/>	5-year term <input type="checkbox"/>	6-year term <input type="checkbox"/>
Issue date	July 19, 2012	July 17, 2012	July 19, 2012
Maturity date	January 19, 2016	July 17, 2017	July 19, 2018
Minimum guaranteed annual return	0.57%	0.98%	1.13%
Minimum guaranteed cumulative return	2.00%	5.00%	7.00%
Maximum annual compound rate of return	2.76%	3.71%	4.06%
Maximum cumulative return	10.00%	20.00%	27.00%

## OVERVIEW OF THE PORTFOLIO

The reference portfolio reflects the performance of 10 international equity securities in the health care sector.

### SECURITIES ALLOCATION

	Weight %
Abbott Laboratories	10.00
Bristol-Myers Squibb	10.00
GlaxoSmithKline plc	10.00
Johnson & Johnson Inc.	10.00
Merck & Co. Inc.	10.00
Novartis AG	10.00
Pfizer Inc.	10.00
Roche Holding AG	10.00
Sanofi-aventis Groupe	10.00
Takeda Pharmaceutical Company Limited	10.00
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 3.5 years, 5 years, 6 years or longer;
- 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 based on the variation in the price of 10 equal-weighted equity securities, as previously listed, up to a maximum of 10.00% (3.5 years), 20.00% (5 years) or 27.00% (6 years).

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

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

Interest payment	3.5-year term	5-year term	6-year term
If the cumulative return at maturity is less than or equal to: Interest paid will be:	2.00% 2.00%	5.00% 5.00%	7.00% 7.00%
If the cumulative return at maturity varies between: Interest paid will be:	2.00% and 10.00% the actual cumulative return	5.00% and 20.00% the actual cumulative return	7.00% and 27.00% the actual cumulative return
If the cumulative return at maturity is over: Interest paid will be:	10.00% 10.00%	20.00% 20.00%	27.00% 27.00%

**Returns based on equity price performance 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, 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 for investments with a 5- or 6-year term. 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 when the redemption transaction is done on the investment's third or fourth anniversary.**

## 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 Enhanced Return Guaranteed Investment Health Care – 3.5 years, 5 years and 6 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.

<sup>1</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.



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