

# MARKET-LINKED GUARANTEED INVESTMENT GLOBAL EQUITY GUARANTEED INVESTMENT – 3.5 YEARS AND 5 YEARS



Cooperating in building the future

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

## OVERVIEW

The Global Equity Guaranteed Investment is an investment solution enabling you to capitalize on the growth potential of companies that are favourably positioned relative to the various consequences brought on by climate change, while providing you with a 100% capital guarantee at maturity.

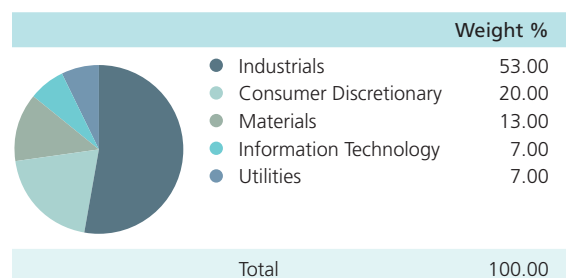
- 3.5- or 5-year term
- \$500 minimum investment
- Capital completely guaranteed at maturity
- Protected by deposit insurance<sup>1</sup>
- Interest paid at maturity
- Eligible for registered plans
- No management fees
- Redemption options at specific times during the term
- Income taxed at maturity if investment is non-registered<sup>2</sup>
- Protected against currency risk
- Eligible for potential member dividends

Your choice	3.5-year term <input type="checkbox"/>	5-year term <input type="checkbox"/>
Issue date	July 19, 2012	July 19, 2012
Maturity date	January 19, 2016	July 19, 2017
Maximum cumulative return	11.00%	23.00%
Maximum annual compound rate of return	3.03%	4.23%

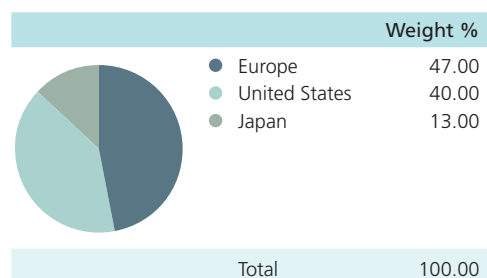
## OVERVIEW OF THE PORTFOLIO

The reference portfolio reflects the performance of 15 global securities representing various economic sectors.

### SECTOR ALLOCATION



### GEOGRAPHIC ALLOCATION



Company	Sector	Region	Weight %
ABB Ltd	Industrials	Europe – Switzerland	6.67
Bridgestone Corporation	Consumer Discretionary	Japan	6.67
Compagnie de Saint-Gobain	Industrials	Europe – France	6.67
Du Pont (E.I.) De Nemours	Materials	United States	6.67
Emerson Electric Co.	Industrials	Europe – France	6.67
Gdf Suez	Utilities	Europe – France	6.67
General Electric Company	Industrials	United States	6.67
IBM Corp.	Information Technology	United States	6.67
Johnson Controls Inc.	Consumer Discretionary	United States	6.67
Linde AG	Materials	Europe – Germany	6.67
Roper Industries	Industrials	United States	6.67
Schneider Electric	Industrials	Europe – France	6.67
Siemens AG	Industrials	Europe – Germany	6.67
Toyota Motor Corp.	Consumer Discretionary	Japan	6.67
Waste Management Inc.	Industrials	United States	6.67
<b>Total</b>			<b>100.00</b>

## 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 or longer;
- 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 reference portfolio. 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 variation in the price of 15 equally-weighted global equity securities, up to a maximum of 11.00% (3.5 years) and of 23.00% (5 years). At maturity, the five securities posting the best returns are overweighted (110%), while the five securities with the weakest returns are underweighted (90%).

In order to mitigate the effects of a potential downturn in the prices of the reference securities at maturity, we take into account the average monthly prices of 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 index prices are published in foreign currencies.

**Returns are based on the performance of a selection of 15 global securities 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 for a 5-year investment. 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 Global Equity Guaranteed Investment – 3.5 years and 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.

<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.

<sup>2</sup>Except for interest paid before the issuance date.



**Desjardins**

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