

MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

OPPORTUNITY GUARANTEED INVESTMENT – CANADIAN SELECTION

Sale period from March 30, 2015 to May 30, 2015



Desjardins
Wealth Management
INVESTMENTS

Cooperating in building the future

LIMITED TIME OFFER

OVERVIEW

The Opportunity Guaranteed Investment – Canadian Selection offers you the growth potential of major Canadian corporations while protecting your capital. Ideal for diversifying your portfolio, this investment offers a return linked to the growth of 20 companies listed on the Toronto Stock Exchange.

- 100% capital guarantee at maturity
- 5-year term
- \$500 minimum investment
- Protected by deposit insurance¹
- Interest paid at maturity
- Eligible for registered plans
- Redemption/conversion possible under certain conditions
- No management fees
- Income taxed at maturity if investment is non-registered²
- Eligible for potential member dividends

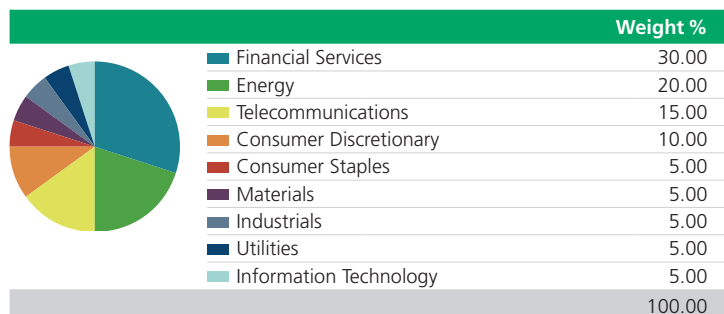
Investment of your choice	5-year term		
	\$500 to \$24,999 ■	\$25,000 to \$249,999 ■	\$250,000 or more ■
Issue date	June 19, 2015	June 19, 2015	June 19, 2015
Maturity date	June 19, 2020	June 19, 2020	June 19, 2020
Maximum annual compound rate of return	4.23%	5.87%	7.71%
Maximum cumulative return	23.00%	33.00%	45.00%

REFERENCE SECURITY BASKET

The security basket is composed of 20 major Canadian corporations representing various economic sectors. Each company has the same weight in the basket.

Security Basket			
Agrium Inc.	BCE Inc.	Brookfield Property Partners	Canadian National Railway Company
Canadian Tire Corporation, Limited	Cineplex Inc.	Crescent Point Energy Corp.	Enbridge Inc.
Fortis Inc.	Intact Financial Corporation	Inter Pipeline Ltd	Loblaw Companies Limited
National Bank of Canada	Power Corporation of Canada	Rogers Communications Inc.	Shaw Communications Inc.
The Bank of Nova Scotia	The Toronto-Dominion Bank	Thomson Reuters Corporation	TransCanada Corporation

SECTOR ALLOCATION



IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- seek capital protection;
- are looking for a diversified investment;
- have an investment horizon of 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.

HOW DOES THIS SOLUTION DIFFER FROM CONVENTIONAL TERM SAVINGS?

This investment differs from conventional 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 security basket. As such, the return could be nil at maturity.

HOW IS THE RETURN CALCULATED?

Between the purchase date and the issue date of your investment, your capital will earn interest at the rate of 0.80% per year.

Between the issue date and the maturity date, the return is determined as follows:

- Among the 20 securities in the basket, the 5 best-performing securities and the 5 with the weakest performance are excluded from the calculation.
- The investment return is based on the average price change of the 10 retained securities, up to a maximum of 23% for investments under \$25,000, 33% for investments of \$25,000 to \$249,999 and 45% for investments of \$250,000 or more.

To reduce the effect of a possible decline in value of the securities at the end of the term, we take the price of the 10 securities concerned in each of the last three months of the term and we calculate the average of these three prices.

This investment does not entitle the holder to dividends and distributions paid by the companies included in the basket of securities.

For full details on how the return is calculated, please read the Investment Agreement.

The guaranteed investment's return could be nil at maturity. Your capital is guaranteed at maturity.

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

You can check out the Dynamic Market-Linked Guaranteed Investment Return Tracker by logging onto AccèsD or visiting desjardins.com/rates. Return information is presented for information purposes only. Your return on investment also appears on your monthly statement, provided for information purposes only. The investment's return is only determined at maturity.

WHAT HAPPENS WHEN MY INVESTMENT MATURES?

A reminder will be sent to you by mail or on AccèsD just prior to maturity. At maturity, unless otherwise advised by you, your investment (capital and interest) will be automatically reinvested in a similar product with comparable terms and conditions.

CAN I REDEEM MY INVESTMENT BEFORE THE MATURITY DATE?

Every year, as of the third anniversary for investments with a 5-year term, you may redeem your investment. You may also convert your investment into another Desjardins Market-Linked Guaranteed Investment. At your request, you will be provided with the approximate redemption/conversion value of your investment. Please refer to the Investment Agreement for details.

Redemption/conversion value may be less than the invested capital and will not amount to the potential maximum at maturity.

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 by mail or on AccèsD 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/mlgi, log on to AccèsD, or contact your caisse Desjardins advisor or an AccèsD advisor, at 514-CAISSES or 1-800-CAISSES.



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Awards 2014

Best Sales in Canada
Best Sales in Canada – GICs



Investors should read the Investment Agreement before investing. It can be accessed at desjardins.com/mlgi.

This document provides an overview of the Opportunity Guaranteed Investment – Canadian Selection and is for informational purposes only. Should there be any discrepancy between this document and the Investment Agreement, the latter will take precedence.

¹For more information on deposit insurance, please visit www.lautorite.qc.ca for Québec caisses, www.dico.com for Ontario caisses and www.assurance-nb.ca for New Brunswick caisses.

²Except for interest paid before the issuance date.



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