

MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Responsible Balanced Guaranteed Portfolio

Term: 5 years



OVERVIEW

The Responsible Balanced Guaranteed Portfolio includes companies carefully selected for their growth prospects and strong environmental, social and governance (ESG) practices. It allows you to take advantage of the return potential of 50 companies from around the world in a range of sectors, all while protecting your capital.

The Responsible Balanced Guaranteed Portfolio provides a guaranteed minimum return at maturity

We've selected companies for each ESG factor, based on the following criteria:

- The company has attractive growth potential.
- The issues related to the factor (E,S or G) are decisive for the company.
- The company has been assessed positively for its overall ESG practices, and especially for its practices related to the specific factor it was selected for.

- Capital 100% guaranteed at maturity
- Covered by deposit insurance¹
- Conversion/Redemption possible under certain conditions
- If the investment is not registered, guaranteed return² is taxed annually and variable return is taxed at maturity
- Hedged against foreign currency fluctuations
- Eligible for registered plans
- Interest paid at maturity
- No management fees
- Eligible for member dividend calculation

| Performance indicators | \$500 to \$24,999 | \$25,000 and more |
|--|-------------------|-------------------|
| Minimum annual compound rate of return | 1.621% | 1.675% |
| Maximum annual compound rate of return | 4.917% | 4.964% |
| Minimum guaranteed cumulative return | 8.371% | 8.658% |
| Maximum cumulative return | 27.121% | 27.408% |
| Participation rate | 100% | 100% |

| Key dates | |
|---------------------|-------------------------|
| Sale period | May 19 to July 20, 2026 |
| Investment issuance | August 18, 2026 |
| Investment maturity | August 18, 2031 |

Additional information: The participation rate represents the percentage of the benchmark portfolio's return paid to the product holder at maturity. The returns shown include the participation rate. The returns shown above could be slightly higher on issue date of the investment. The caisse is the issuer of the investment.

¹For more information on deposit insurance, please visit lautorite.qc.ca.

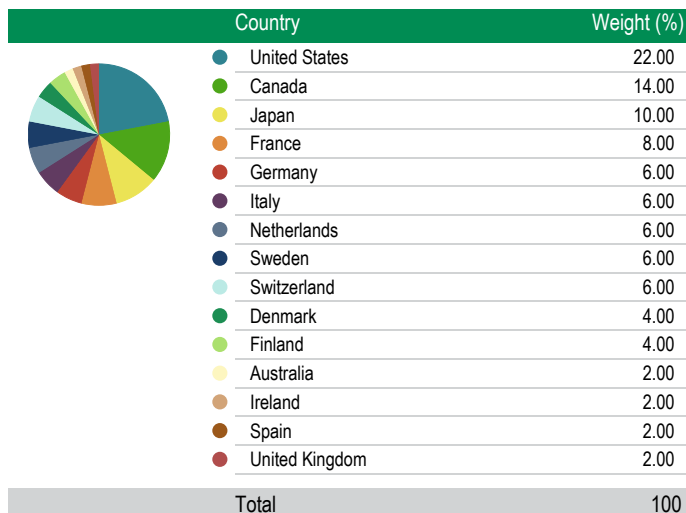
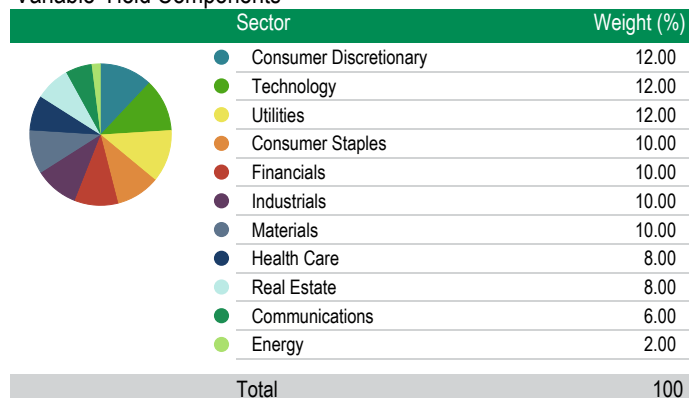
²Including interest paid before the issue date.

INVESTMENT COMPOSITION

The Responsible Balanced Guaranteed Portfolio includes a fixed-yield component and three variable-yield components in the following percentages:

| Component | Yield Type | Weight (%) |
|--------------------|------------|------------|
| Term Savings | Fixed | 25.00 |
| Environment Basket | Variable | 30.00 |
| Social basket | Variable | 15.00 |
| Governance Basket | Variable | 30.00 |
| Total | | 100 |

Variable-Yield Components



Overview of the portfolio's variable return components.

The **Environment basket** is made up of 20 global companies, with an equal weighting in the basket. They come from a wide range of economic sectors and have been carefully selected for the way they manage the impact of their operations on the environment. This basket offers exposure to companies for which environmental factors are decisive.

| Company | Sector | Country |
|--------------------------------|------------------------|---------------|
| Atlas Copco AB | Industrials | Sweden |
| Cisco Systems, Inc. | Technology | United States |
| Daiwa House Industry Co., Ltd. | Consumer Discretionary | Japan |
| ENEL SpA | Utilities | Italy |
| Engie | Utilities | France |
| First Solar Inc. | Energy | United States |
| Gecina SA | Real Estate | France |
| Holcim AG | Materials | Switzerland |
| Holmen AB | Materials | Sweden |
| Hydro One Limited | Utilities | Canada |

| Company | Sector | Country |
|----------------------------------|------------------------|----------------|
| Kubota Corporation | Industrials | Japan |
| Magna International Inc. | Consumer Discretionary | Canada |
| Mitsubishi Corporation | Consumer Staples | Japan |
| Redeia Corp SA | Utilities | Spain |
| SSE PLC | Utilities | United Kingdom |
| Terna - Rete Elettrica Nazionale | Utilities | Italy |
| Texas Instruments Inc. | Technology | United States |
| UPM-Kymmene Oyj | Materials | Finland |
| Vonovia SE | Real Estate | Germany |
| WSP Global Inc. | Industrials | Canada |

The **Social basket** is made up of 10 global companies, with an equal weighting in the basket. They come from different economic sectors and have been carefully selected for the way they manage the impact of their operations on communities. This basket offers exposure to companies for which social factors are decisive.

| Company | Sector | Country |
|----------------------------|-------------|---------------|
| American Tower Corporation | Real Estate | United States |
| CSL Limited | Health Care | Australia |
| Genmab A/S | Health Care | Denmark |
| NG Groep NV | Financials | Netherlands |
| Intesa Sanpaolo SpA | Financials | Italy |

| Company | Sector | Country |
|-----------------------|------------------------|---------------|
| ITOCHU Corporation | Consumer Staples | Japan |
| Lowe's Companies Inc. | Consumer Discretionary | United States |
| Saputo Inc. | Consumer Staples | Canada |
| Sekisui House Limited | Consumer Discretionary | Japan |
| Siemens AG | Industrials | Germany |

The **Governance basket** is made up of 20 global companies, with an equal weighting in the basket. They come from different economic sectors and have been carefully selected for the way they manage the impact of their governance on operations. This basket offers exposure to companies for which governance factors are decisive.

| Company | Sector | Country |
|-------------------------------|------------------------|---------------|
| Accenture Plc | Technology | Ireland |
| Bank of Nova Scotia | Financials | Canada |
| BCE Inc. | Communications | Canada |
| Capgemini SE | Technology | France |
| Digital Realty Trust Inc. | Real Estate | United States |
| General Mills Inc. | Consumer Staples | United States |
| Givaudan SA | Materials | Switzerland |
| Home Depot, Inc. | Consumer Discretionary | United States |
| Koninklijke Ahold Delhaize NV | Consumer Staples | Netherlands |
| Merck KGaA | Health Care | Germany |

| Company | Sector | Country |
|---------------------------------|------------------------|---------------|
| Nordea Bank Abp | Financials | Finland |
| Novartis AG | Health Care | Switzerland |
| Nutrien Limited | Materials | Canada |
| Publicis Groupe SA | Communications | France |
| Qualcomm Inc. | Technology | United States |
| Stellantis NV | Consumer Discretionary | Netherlands |
| Telefonaktiebolaget LM Ericsson | Technology | Sweden |
| Tryg A/S | Financials | Denmark |
| Union Pacific Corporation | Industrials | United States |
| Verizon Communications Inc. | Communications | United States |

The companies making up the baskets were selected on the basis of the Desjardins Structured Products Responsible Investment Policy (available at <https://www.desjardins.com/ca/personal/savings-investment/market-linked-guaranteed-investments>). It is subject to change without notice. Please refer to the Investment Agreement for more details on the baskets.

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- want to protect your capital;
- want a comprehensive, diversified investment;
- have an investment horizon of 5 years or more;
- don't plan to withdraw your investment prior to maturity;
- look for an investment with a responsible approach to investing;
- agree to forgo a portion of the guaranteed return provided by the conventional term savings to enjoy a higher potential return.

HOW DOES THIS SOLUTION DIFFER FROM CONVENTIONAL TERM SAVINGS?

With the exception of the guaranteed return, this investment differs from conventional term savings in that it does not provide a pre-determined return.

The return on the investment is based on the appreciation of the benchmark portfolio and can only be known at maturity.

HOW ARE RETURNS CALCULATED?

Up to the issue date, your investment generates interest at 0.55% per year. Between the issue date and the maturity date, the return depends on the performance of the portfolio's components. The maximum cumulative return is indicated in the Overview section.

Calculation of guaranteed return

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

- the prevailing caisse interest rate on May 19, 2026 for a 5-year conventional term savings,
- the prevailing caisse interest rate on August 12, 2026 for a 5-year conventional term savings,
- an interest rate higher than the above-mentioned applicable rates established by Desjardins,

with an interest rate bonus as shown on the right.

Fixed-yield component bonus

| | |
|-------------------|-------|
| \$500 to \$24,999 | 0.05% |
| \$25,000 and more | 0.25% |

Calculation of variable return

The annual compound return of the variable-yield components is linked to the securities composing the portfolio. The calculation also takes into account the weighting of each one as illustrated in section Investment composition.

To reduce the effect of a potential market pullback, we factor in the average of the monthly price readings during the last three months of the term.

The return on each variable-yield components is capped.

This investment is not eligible for dividends paid on the securities composing the reference portfolio.

Return on the investment is not affected by changes in exchange rates even if prices are published in foreign currencies.

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

The variable return is based on fluctuations in the prices of the securities composing the reference portfolio. Therefore, could be nil at maturity. However, the fixed return of the portfolio is guaranteed. Furthermore, the capital is guaranteed at maturity.

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

Log in to AccèsD and go to the **Savings and investments** section to access the Dynamic Market-Linked Guaranteed Investment Return Tracker, or visit desjardins.com/returntracker. Return details are provided for information purposes only. Your investment return is also indicated on your Desjardins monthly account statement, for information purposes. Return on the investment can only be known at maturity.

WHAT HAPPENS WHEN MY INVESTMENT MATURES?

Shortly before maturity, you will receive a reminder by mail or via AccèsD. At maturity, unless you give other instructions to your advisor or in AccèsD (if your investment is eligible for online renewal), your investment will be automatically reinvested in a similar product with comparable terms and conditions.

CAN I REDEEM OR CONVERT MY INVESTMENT BEFORE THE MATURITY DATE?

Yes, you can. Once a year, after the third anniversary, you can choose to either convert your investment into another Market-Linked Guaranteed Investment or you can redeem it. At your request, you will be notified of its approximate conversion or redemption value. Redemption and conversion are subject to certain terms and conditions. Please refer to the Investment Agreement for further details.

Conversion or redemption value may be less than the invested capital and will not amount to the potential maximum at maturity.

Some exceptions may apply - please refer to the Investment Agreement for more information.

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 trading is suspended, the caisse could choose to postpone the date at which the starting index value of the investment 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 via AccèsD, to ask your advisor to cancel your investment.

INFORMATION

To purchase this product or for more information:

- visit desjardins.com/mlgi;
- log in to AccèsD;
- contact your Desjardins advisor;
- call 514-224-7737 or 1-800-224-7737.

AWARDS AND DISTINCTIONS



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

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