MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Responsible Balanced Guaranteed Portfolio

Term: 3 years

Desjardins Wealth Management Investments

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 insurance[1]
- Interest paid at maturity
- Eligible for registered plans
- If the investment is not registered, guaranteed return[2] is taxed annually and variable return is taxed at maturity
- Hedged against foreign currency fluctuations
- No management fees
- Eligible for member dividend calculation

Performance indicators	$500 to $24,999	$25,000 to $9,999,999
Minimum annual compound rate of return	1.643%	1.734%
Maximum annual compound rate of return	5.376%	5.460%
Minimum guaranteed cumulative return	5.008%	5.291%
Maximum cumulative return	17.008%	17.291%
Participation rate	100%	100%

Key dates	
Sale period	November 17, 2026 to January 18, 2027
Investment issuance	February 18, 2027
Investment maturity	February 18, 2030

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.

[1]For more information on deposit insurance, please visit lautorite.qc.ca.
[2]Including 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



Sector	Weight (%)
Financials	22.00
Technology	16.00
Consumer Discretionary	14.00
Industrials	10.00
Communications	8.00
Consumer Staples	6.00
Health Care	6.00
Real Estate	6.00
Utilities	6.00
Materials	4.00
Energy	2.00
Total	100



Country	Weight (%)
United States	18.00
France	16.00
Canada	12.00
Germany	10.00
Italy	10.00
Australia	8.00
Japan	8.00
Netherlands	8.00
Switzerland	4.00
Denmark	2.00
Finland	2.00
Norway	2.00
Total	100

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
Adobe Inc.	Technology	United States
Autodesk Inc.	Technology	United States
Dassault Systemes SE	Technology	France
Denso Corporation	Consumer Discretionary	Japan
DR Horton Inc.	Consumer Discretionary	United States
Ford Motor Company	Consumer Discretionary	United States
Gecina SA	Real Estate	France
Hydro One Limited	Utilities	Canada
Mercedes-Benz Group AG	Consumer Discretionary	Germany
Quanta Services Inc.	Industrials	United States

Company	Sector	Country
Renault SA	Consumer Discretionary	France
SAP SE	Technology	Germany
Sherwin-Williams Company	Materials	United States
Terna - Rete Elettrica Nazionale	Utilities	Italy
Tokyo Metro Co. Ltd.	Industrials	Japan
Truist Financial Corporation	Financials	United States
UPM-Kymmene Oyj	Materials	Finland
Veolia Environnement SA	Utilities	France
Vestas Wind Systems A/S	Energy	Denmark
Vonovia SE	Real Estate	Germany

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
BNP Paribas SA	Financials	France
BPER Banca SpA	Financials	Italy
Canadian Apartment Properties REIT	Real Estate	Canada
CSL Limited	Health Care	Australia
Intesa Sanpaolo SpA	Financials	Italy

Company	Sector	Country
ITOCHU Corporation	Consumer Staples	Japan
Mitsubishi UFJ Financial Group, Inc.	Financials	Japan
Orange SA	Communications	France
Saputo Inc.	Consumer Staples	Canada
Wolters Kluwer NV	Industrials	Netherlands

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
Apollo Global Management Inc.	Financials	United States
Axa SA	Financials	France
Banco BPM SpA	Financials	Italy
Bank of Nova Scotia	Financials	Canada
Bayerische Motoren Werke AG	Consumer Discretionary	Germany
Capgemini SE	Technology	France
Chipotle Mexican Grill Inc.	Consumer Discretionary	United States
Fresenius SE & Co KGaA	Health Care	Germany
Infrastrutture Wireless Italiane SpA	Industrials	Italy
NG Groep NV	Financials	Netherlands

Company	Sector	Country
Koninklijke Ahold Delhaize NV	Consumer Staples	Netherlands
Novartis AG	Health Care	Switzerland
NXP Semiconductors NV	Technology	Netherlands
Shopify Inc.	Technology	Canada
STMicroelectronics NV	Technology	Switzerland
Telenor ASA	Communications	Norway
Telstra Group Limited	Communications	Australia
Telus Corporation	Communications	Canada
Transurban Group	Industrials	Australia
Westpac Banking Corporation	Financials	Australia

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 3 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 November 17, 2026 for a 3-year conventional term savings,
- the prevailing caisse interest rate on February 9, 2027 for a 3-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 to $9,999,999	0.40%

Calculation of variable return

The annual compound return of the variable-yield components is linked to the securities composign 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 Inverstment 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?

The Investment Agreement does not provide the option of converting or redeeming this investment before 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.
This document provides an overview of the investment and is for informational purposes only. Should there be any discrepancy between this document and the Investment Agreement, the latter will take precedence.
Desjardins and Desjardins Wealth Management are trademarks owned by the Fédération des caisses Desjardins du Québec used under license.