MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Zenitude Balanced Guaranteed Portfolio

Term: 5 years

Desjardins Wealth Management Investments

OVERVIEW

The Zenitude Balanced Guaranteed Portfolio offers you peace of mind. The capital you invest is protected, while the portfolio's diversification makes it a turnkey investment that's simple, yet comprehensive with investments in many economic sectors and regions of the world, returns reflect the growth of these different markets. **The Zenitude Balanced Guaranteed Portfolio pays a minimum guaranteed return at maturity.**

- Capital 100% guaranteed at maturity
- Covered by deposit insurance[1]
- Conversion/Redemption possible under certain conditions
- If the investment is not registered, guaranteed return is taxed annually[2] 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 potential member dividends

Performance indicators	$500 to $24,999	$25,000 to $9,999,999
Minimum annual compound rate of return	1.797%	1.893%
Maximum annual compound rate of return	5.895%	5.978%
Minimum guaranteed cumulative return	9.309%	9.829%
Maximum cumulative return	33.159%	33.679%
Participation rate	100%	100%

Key dates	
Sale period	November 17, 2026 to January 18, 2027
Investment issuance	February 23, 2027
Investment maturity	February 23, 2032

Additional information: The participation rate represents the percentage of the benchmark securities appreciation rates used to calculate return 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 Zenitude 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
Global Market Basket (Zenitude)	Variable	42.00
Canadian Market Basket	Variable	26.00
Emerging Markets Basket	Variable	7.00
Total		100

Variable-Yield Components



Sector	Weight (%)
Financials	20.80
Technology	12.93
Communications	10.14
Energy	9.73
Materials	8.93
Health Care	8.40
Utilities	7.33
Consumer Staples	7.20
Industrials	6.27
Consumer Discretionary	5.47
Real Estate	2.80
Total	100



Country	Weight (%)
Canada	34.67
United States	11.21
France	8.40
Italy	8.40
Japan	5.60
United Kingdom	5.60
China	3.73
Australia	2.80
Denmark	2.80
Germany	2.80
Netherlands	2.80
Norway	2.80
South Korea	2.80
Spain	2.80
India	0.93
Mexico	0.93
Taiwan	0.93
Total	100

Overview of the portfolio's variable return components.

The **Global Market - Zenitude basket** is linked to the growth of 20 large corporations representing all economic sectors in developed countries. Each company has the same weight in the basket.

Company	Sector	Country
3M Company	Industrials	United States
Axa SA	Financials	France
Azimut Holding SpA	Financials	Italy
BASF SE	Materials	Germany
British Land Co. Plc	Real Estate	United Kingdom
Capgemini SE	Technology	France
CVS Health Corp	Health Care	United States
ENEL SpA	Utilities	Italy
Iberdrola SA	Utilities	Spain
Intesa Sanpaolo SpA	Financials	Italy

Company	Sector	Country
KDDI Corporation	Communications	Japan
Marubeni Corporation	Consumer Staples	Japan
Novo Nordisk A/S	Health Care	Denmark
Orange SA	Communications	France
Pfizer Inc.	Health Care	United States
Sage Group Plc	Technology	United Kingdom
Salesforce Inc.	Technology	United States
Stellantis NV	Consumer Discretionary	Netherlands
Telenor ASA	Communications	Norway
Woodside Energy Group Ltd	Energy	Australia

The **Canadian Market basket** comprises 20 Canadian companies representing a variety of economic sectors. Each company has the same weight in the basket.

Company	Sector	Country
Agnico Eagle Mines Ltd	Materials	Canada
Alimentation Couche-Tard Inc.	Consumer Staples	Canada
Bank of Montreal	Financials	Canada
Bank of Nova Scotia	Financials	Canada
BCE Inc.	Communications	Canada
Canadian National Railway Co.	Industrials	Canada
Canadian Natural Resources Limited	Energy	Canada
Canadian Pacific Kansas City Limited	Industrials	Canada
Enbridge Inc.	Energy	Canada
Fortis Inc.	Utilities	Canada

Company	Sector	Country
Kinross Gold Corporation	Materials	Canada
Loblaw Companies Limited	Consumer Staples	Canada
Magna International Inc.	Consumer Discretionary	Canada
Manulife Financial Corporation	Financials	Canada
Nutrien Limited	Materials	Canada
Pembina Pipeline Corporation	Energy	Canada
Shopify Inc.	Technology	Canada
Sun Life Financial Inc.	Financials	Canada
TC Energy Corporation	Energy	Canada
The Toronto-Dominion Bank	Financials	Canada

The **Emerging Markets basket** is linked to the growth of 10 large corporations representing a variety of economic sectors. The companies are located in developing countries where capital markets have experienced strong growth. Each company has the same weight in the basket.

Company	Sector	Country
China Life Insurance Company Limited	Financials	China
China Merchants Bank Company Limited	Financials	China
Fomento Economico Mexicano SAB de CV	Consumer Staples	Mexico
Hyundai Motor Company	Consumer Discretionary	South Korea
Industrial & Commercial Bank of China	Financials	China

Company	Sector	Country
Infosys Limited	Technology	India
Ping An Insurance (Group) Co of China Ltd	Financials	China
POSCO Holdings Inc.	Materials	South Korea
Samsung Electronics Company Limited	Technology	South Korea
Taiwan Semiconductor Manufacturing Co.	Technology	Taiwan

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- want to protect your capital;
- are looking for a comprehensive and diversified investment;
- have an investment horizon of 5 years or more;
- don't plan to withdraw your investment prior to maturity;
- agree to forgo portion of the guaranteed return provided by 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 guaranteed investment differs from conventional term savings in that it does not provide a pre-determined return.

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 components in the portfolio. The maximum cumulative return is indicated in the Overview section of this document.

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 5-year conventional term savings,
- the prevailing caisse interest rate on February 10, 2027 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 to $9,999,999	0.40%

Calculation of variable return

The annual compound return of the variable-yield components is tied to the securities, which are subject to fluctuations in value. 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 component is capped.

This investment is not eligible for dividends paid on the benchmark securities.
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.

Variable return is based on changes in the prices of the benchmark securities and could be nil at maturity. However, this investment pays a guaranteed return your 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.
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.
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