MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Promo Defensive MarketLever Guaranteed Investment

Term: 3 years

Desjardins Wealth Management Investments

LIMITED TIME OFFER

OVERVIEW

Promo Defensive MarketLever Guaranteed Investment allows you to take advantage of return potential from securities less likely to be impacted by a marketdownturn, all while protecting your capital. It offers a return bonus on the basket of securities, which maximizes potential at maturity.

- Participation rate: 150%
- Capital 100% guaranteed at maturity
- Eligible for registered plans
- Protected by deposit insurance[1]
- Interest paid at maturity
- Income taxed at maturity if investment is non-registered[2]
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	$500 and more
Maximum annual compound rate of return	5.90%
Maximum cumulative return	18.75%
Participation rate	150%

Key dates	
Sale period	July 21 to September 21, 2026
Investment issuance	October 19, 2026
Investment maturity	October 19, 2029

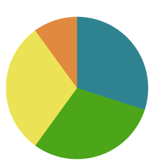
Additional information: The participation rate represents the percentage of the benchmark securities appreciation rate used to calculate return at maturity.The returns shown include the participation rate.
The caisse is the issuer of the investment.

[1]For more information on deposit insurance, please visit dico.com.
[2]Except for interest paid before the issue date.

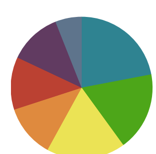
INVESTMENT COMPOSITION

The reference basket comprises 16 securities in developed countries (15 common shares and 1 exchange-traded fund (ETF) unit), representing a variety of defensive sectors. The companies are distributed across the consumer staples, utilities, and healthcare sectors, which are known for their stability and resilience to economic fluctuations, while the materials company invests in gold. The basket is allocated as follows:

Company	Sector	Country
APA Group	Utilities	Australia
Canadian Utilities Limited	Utilities	Canada
Coles Group Limited	Consumer Staples	Australia
Emera Inc.	Utilities	Canada
Engie	Utilities	France
GSK Plc	Health Care	United Kingdom
Kao Corporation	Consumer Staples	Japan
Metro Inc.	Consumer Staples	Canada
Nestle SA	Consumer Staples	Switzerland
Novartis AG	Health Care	Switzerland
Origin Energy Ltd.	Utilities	Australia
Pfizer Inc.	Health Care	United States
Sanofi	Health Care	France
SPDR Gold Shares	Raw materials	United States
Takeda Pharmaceutical Company Limited	Health Care	Japan
The Coca-Cola Company	Consumer Staples	United States



Sector	Weight (%)
Consumer Staples	30.00
Health Care	30.00
Utilities	30.00
Raw Materials	10.00
Total	100



Country	Weight (%)
United States	22.00
Australia	18.00
Canada	18.00
France	12.00
Japan	12.00
Switzerland	12.00
United Kingdom	6.00
Total	100

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 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 CONVENTIONAL TERM SAVINGS?

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 securities and can only be known at maturity. Return could be nil at maturity.

HOW ARE RETURNS CALCULATED?

Between the purchase date and the issue date, your investment generates interest at 0.55% per year.
Between the issue date and the maturity date, the return is determined as follow:

1. The average fluctuation of the 16 securities that make up the basket, based on their respective weighting: 6% for each common share and 10% for the ETF (SPDR Gold Shares).
2. This fluctuation is multiplied by a 150% participation rate and grows to a maximum of 18.75%.

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.

Here is an example return based on four scenarios of the basket's performance.

Basket fluctuations	Multiplied by the participation rate	Cumulative return rate
-2.00%	150%	0.00%
10.00%	150%	15.00%
15.00%	150%	18.75%
20.00%	150%	18.75%

This investment does not entitle the holder to dividend paid by the companies in the portfolio.

Investment returns are not affected by exchange rate fluctuations, even if the prices are denominated in foreign currencies.

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

Variable return is based on changes in the prices of the benchmark securities and could be nil at maturity. 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?

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.