MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Flex-Pay Guaranteed Investment

Term: 5 years

Desjardins Wealth Management Investments

OVERVIEW

With the Flex-Pay Guaranteed Investment, your investment is protected, and you have the possibility of earning interest payments every year. Returns are based on a basket of securities from companies from various economic sectors and countries. You will earn interest every year if the basket performs as well as or better than its starting value.

- Capital 100% guaranteed at maturity
- Covered by deposit insurance[1]
- Conversion/redemption possible under certain conditions
- Potential interest secured each year and paid at maturity
- Eligible for registered plans
- Income taxed annually for non-registered investments if interest is secured[2]
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	$500 to $24,999	$25,000 and more
Potential annual return	5.75%	6.00%
Potential cumulative return	28.75%	30.00%

Key dates	
Sale period	September 22 to November 16, 2026
Investment issuance	December 16, 2026
Investment maturity	December 16, 2031

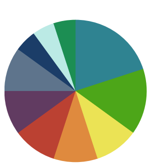
The caisse is the issuer of the investment.

[1] For more information on deposit insurance, please visit fsrao.ca.
[2] Including interest paid before the issue date.

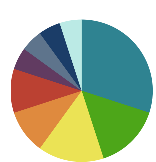
INVESTMENT COMPOSITION

The reference basket comprises 20 worldwide companies representing a variety of economic sectors. Each company has the same weight in the basket, allocated as follows:

Company	Sector	Country
AP Moller - Maersk A/S	Industrials	Denmark
APA Group	Utilities	Australia
Astellas Pharma Inc.	Health Care	Japan
Bank of Nova Scotia	Financials	Canada
BCE Inc.	Communications	Canada
Cie Generale des Etablissements Michelin	Consumer Discretionary	France
Coles Group Limited	Consumer Staples	Australia
Danone SA	Consumer Staples	France
DNB Bank ASA	Financials	Norway
Enbridge Inc.	Energy	Canada
Holcim AG	Materials	Switzerland
International Business Machines Corp.	Technology	United States
Intesa Sanpaolo SpA	Financials	Italy
Kawasaki Kisen Kaisha Ltd.	Industrials	Japan
Magna International Inc.	Consumer Discretionary	Canada
Sanofi	Health Care	France
Shopify Inc.	Technology	Canada
Sumitomo Mitsui Trust Group Inc.	Financials	Japan
Telus Corporation	Communications	Canada
Verizon Communications Inc.	Communications	United States



Sector	Weight (%)
Financials	20.00
Communications	15.00
Consumer Discretionary	10.00
Consumer Staples	10.00
Health Care	10.00
Industrials	10.00
Technology	10.00
Energy	5.00
Materials	5.00
Utilities	5.00
Total	100



Country	Weight (%)
Canada	30.00
France	15.00
Japan	15.00
Australia	10.00
United States	10.00
Denmark	5.00
Italy	5.00
Norway	5.00
Switzerland	5.00
Total	100

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- want to protect your capital;
- have an investment horizon of 5 years or more;
- don't plan to withdraw your investment prior to maturity;
- want to secure potential returns during the term, rather than waiting until your investment matures.

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 portfolio and is known every year of the term. The cumulative return on investment will only be known at maturity.

HOW ARE RETURNS CALCULATED?

Between the purchase date and the issue date of your investment, your capital will earn interest at a rate of 0.55% per year.
For each year of the term, the potential return is determined according to the price change in the 20 securities listed above, using the following calculation method:

Each year, your interest will be secured if the return on the basket of securities, **compared to its initial value**, is greater than or equal to zero. If the performance is negative, your interest will not be secured.

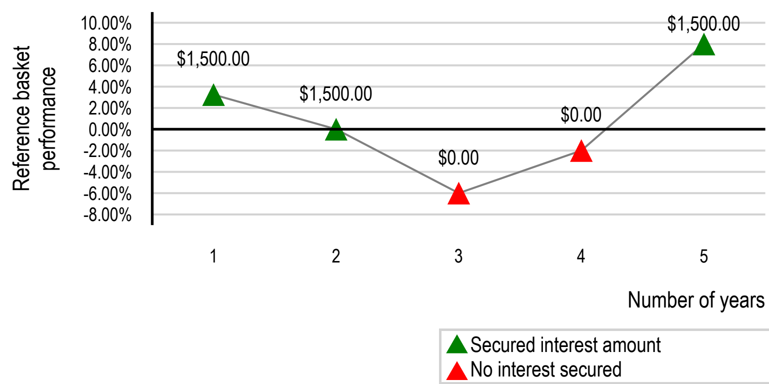
Here is an example of how the return is calculated for a $25,000 investment.

Year	Reference basket performance in comparison to its initial value	Rate of return	Interest secured
1	3.25%	6.00%	$1,500.00
2	0.00%	6.00%	$1,500.00
3	-6.00%	0.00%	$0.00
4	-2.00%	0.00%	$0.00
5	8.00%	6.00%	$1,500.00

At maturity, this investment would have yielded:

Cumulative rate of return	18.00%	$4,500.00
Annual average rate of return	3.60%	$900.00

Performance sample - Flex-Pay



Cumulative return is the sum of interest secured and is presented for reference purposes only.

This investment does not entitle the holder to dividend paid by the companies in the reference basket. Investment returns are not affected by exchange rate fluctuations, even if security prices are published in foreign currencies.

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

The variable return is based on the change in price of the securities and could be nil for each year in the term of the investment. Your capital is always 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?

It's possible. 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/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.