MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Canadian Market Guaranteed Investment

Term: 5 years

Desjardins Wealth Management Investments

OVERVIEW

The Canadian Market Guaranteed Investment offers you the return potential of large Canadian corporations, while protecting your capital. It also offers industry diversification.

- Capital 100% guaranteed at maturity
- Protected by deposit insurance[1]
- Conversion/Redemption possible under certain conditions
- Interest paid at maturity
- Eligible for registered plans
- Income taxed at maturity if investment is non-registered[2]
- No management fees
- Eligible for potential member dividends

Performance indicators	$500 to $9,999,999
Maximum annual compound rate of return	8.16%
Maximum cumulative return	48.00%
Participation rate	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 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 fsrao.ca.
[2]Except for interest paid before the issue date.

INVESTMENT COMPOSITION

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

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

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



Sector	Weight (%)
Financials	25.00
Energy	20.00
Materials	15.00
Consumer Staples	10.00
Industrials	10.00
Communications	5.00
Consumer Discretionary	5.00
Technology	5.00
Utilities	5.00
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 5 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?

Up to the issue date, your investment generates interest at 0.55% per year. Between the issue date and the maturity date, the return is based on variations in the benchmark prices, up to an 48.00% maximum. 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.

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

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. 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.
Desjardins and Desjardins Wealth Management are trademarks owned by the Fédération des caisses Desjardins du Québec used under license.