MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

American Market Guaranteed Investment

Term: 5 years

Desjardins Wealth Management Investments

OVERVIEW

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

- Capital 100% guaranteed at maturity
- Covered 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
- Hedged against foreign currency fluctuations
- 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 17, 2027
Investment maturity	February 17, 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 U.S. companies representing a variety of economic sectors. Each company has the same weight in the basket, allocated as follows:

Company	Sector
AbbVie Inc.	Health Care
Automatic Data Processing, Inc.	Industrials
Best Buy Co., Inc.	Consumer Discretionary
Bristol-Myers Squibb Company	Health Care
Chevron Corporation	Energy
Consolidated Edison Inc.	Utilities
Crown Castle International Corporation	Real Estate
Dow Inc.	Materials
Ford Motor Company	Consumer Discretionary
General Mills Inc.	Consumer Staples

Company	Sector
HP Inc.	Technology
International Business Machines Corporation	Technology
Paychex Inc.	Industrials
Pfizer Inc.	Health Care
Skyworks Solutions Inc.	Technology
State Street Corp	Financials
Truist Financial Corporation	Financials
U.S. Bancorp	Financials
United Parcel Service, Inc.	Industrials
Verizon Communications Inc.	Communications



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

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- want to protect your capital;
- wish to diversify your portfolio;
- have an investment horizon of 5 years or more;
- 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 a maximum of 48.00%. 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.

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. 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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