MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

MarketLever Guaranteed Investment

Term: 5 years

Desjardins Wealth Management Investments

OVERVIEW

The MarketLever Guaranteed Investment offers you the return potential of large companies from different regions of the world, while protecting your capital. It offers a return bonus on the basket of securities, which maximizes the potential return at maturity.

- Participation rate: from 300% to 325% based on the amount invested
- Capital 100% guaranteed at maturity
- Eligible for registered plans
- Covered by deposit insurance[1]
- Conversion/Redemption possible under certain conditions
- 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 to $24,999	$25,000 to $9,999,999
Maximum annual compound rate of return	5.97%	6.41%
Maximum cumulative return	33.60%	36.40%
Participation rate	300%	325%

Key dates	
Sale period	November 17, 2026 to January 18, 2027
Investment issuance	February 18, 2027
Investment maturity	February 18, 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 major corporations located in developed countries representing a variety of economic sectors. Each company has the same weight in the basket, allocated as follows:

Company	Sector	Country
American Electric Power Company, Inc.	Utilities	United States
Credit Agricole SA	Financials	France
Danone SA	Consumer Staples	France
Denso Corporation	Consumer Discretionary	Japan
DHL AG	Industrials	Germany
HP Inc.	Technology	United States
Magna International Inc.	Consumer Discretionary	Canada
National Bank of Canada	Financials	Canada
Novartis AG	Health Care	Switzerland
Roche Holding AG	Health Care	Switzerland

Company	Sector	Country
Sanofi	Health Care	France
Sherwin-Williams Company	Materials	United States
Telstra Group Limited	Communications	Australia
Telus Corporation	Communications	Canada
The Toronto-Dominion Bank	Financials	Canada
United Parcel Service, Inc.	Industrials	United States
UPM-Kymmene Oyj	Materials	Finland
Vodafone Group Plc	Communications	United Kingdom
West Japan Railway Co.	Industrials	Japan
Zurich Insurance Group AG	Financials	Switzerland



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



Country	Weight (%)
Canada	20.00
United States	20.00
France	15.00
Switzerland	15.00
Japan	10.00
Australia	5.00
Finland	5.00
Germany	5.00
United Kingdom	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?

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 20 securities that make up the basket.
2. This fluctuation is multiplied by the participation rate and grows to a maximum of 33.60% for investments less than $25,000, or 36.40% for investments of $25,000 and more.

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 for an investment of less than $25,000 based on four scenarios of the basket's performance.

Basket fluctuations	Multiplied by the participation rate	Cumulative return rate
-2.00%	300%	0.00%
4.00%	300%	12.00%
5.00%	300%	15.00%
20.00%	300%	33.60%

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 returns are based on the performance of the reference security basket. 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.
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