MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Flex-Pay Guaranteed Investment (Annual potential payment)

Term: 5 years

Desjardins Wealth Management Investments

OVERVIEW

The Flex-Pay Guaranteed Investment (Annual potential payment) allows you to benefit potentially interest payments every year, while protecting your capital. Returns are based on a basket of securities from companies from various economic sectors and countries. You will receive an interest payment 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 for interest to be paid annually on the investment anniversary date
- Eligible to TFSA and FHSA
- Income taxed annually for non-registered investments if interest is paid[2]
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	$25,000 to $9,999,999
Potential annual return	6.40%
Potential cumulative return	32.00%

Key dates	
Sale period	November 17, 2026 to January 18, 2027
Investment issuance	February 18, 2027
Investment maturity	February 18, 2032

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 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;
- want to take advantage of annual interest payments if the security basket performs as well as or better than its starting value;
- have an investment horizon of 5 years or more and don't plan to transfer your investment;
- don't plan to withdraw your investment prior to maturity;
- would like to take advantage of 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.

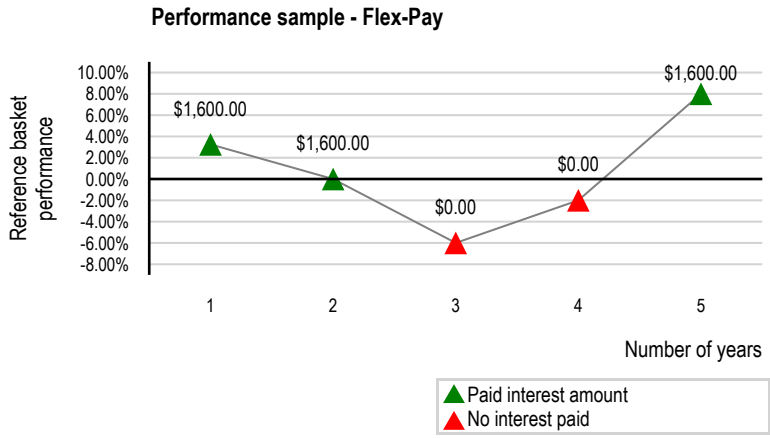
HOW ARE RETURNS CALCULATED?

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, interest will be paid if the the basket of securities performance, **compared to its initial value,** is greater than or equal to 0.
If the performance is negative, no interest will be paid.

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	Returns	Interest paid
1	3.25%	6.40%	$1,600.00
2	0.00%	6.40%	$1,600.00
3	-6.00%	0.00%	$0.00
4	-2.00%	0.00%	$0.00
5	8.00%	6.40%	$1,600.00



At maturity, this investment would have yielded:

Cumulative rate of return	19.20%	$4,800.00
Annual average rate of return	3.84%	$960.00

Cumulative return is the sum of interest paid 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.
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