

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# Canadian Diversified Guaranteed Investment

Term: 3 years



**Desjardins**  
Wealth Management  
INVESTMENTS

Cooperating in building the future

## OVERVIEW

The Canadian Diversified Guaranteed Investment offers you the return potential of large Canadian corporations while protecting your capital. This investment is ideal for diversifying your portfolio.

- Capital 100% guaranteed at maturity
- Protected by deposit insurance<sup>1</sup>
- Interest paid at maturity
- Eligible for registered plans
- Income taxed at maturity if investment is non-registered<sup>2</sup>
- No management fees
- Eligible for potential member dividends

Performance indicators	\$1,000 and more
Maximum annual compound rate of return	1.64%
Maximum cumulative return	5.00%
Participation rate	100%

Key dates	
Sale period	August 1 to September 24, 2016
Investment issuance	October 11, 2016
Investment maturity	October 11, 2019

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.

<sup>1</sup>For more information on deposit insurance, please visit [lautorite.qc.ca](http://lautorite.qc.ca).

<sup>2</sup>Except for interest paid before the issue date.

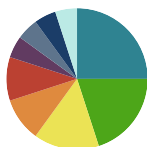
## INVESTMENT COMPOSITION

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
Agrium Inc.	Materials
Bank of Nova Scotia	Financial Services
BCE Inc.	Telecom. Services
Brookfield Asset Management Inc.	Utilities
Canadian National Railway	Industrials
Canadian Tire Corporation Ltd	Consumer Discretionary
Cenovus Energy Inc.	Energy
Crescent Point Energy Corp.	Energy
Fortis Inc.	Utilities
Gildan	Consumer Discretionary

Company	Sector
Husky Energy Inc.	Energy
Intact Financial Corp.	Financial Services
Inter Pipeline Ltd.	Energy
Loblaw Companies Ltd	Consumer Staples
National Bank of Canada	Financial Services
Power Corporation of Canada	Financial Services
Rogers Communications Inc.	Telecom. Services
Shaw Communications Inc.	Telecom. Services
Thomson Reuters Corp.	Technology
Toronto-Dominion Bank	Financial Services

Sector	Weight (%)
Financials	25.00
Energy	20.00
Telecommunication Services	15.00
Consumer Discretionary	10.00
Utilities	10.00
Consumer Staples	5.00
Industrials	5.00
Materials	5.00
Technology	5.00
<b>Total</b>	<b>100</b>



## 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 3 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 0.75% 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 5.00%. 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.

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?

You can access the Dynamic Market-Linked Guaranteed Investment Return Tracker by logging on to AccèsD and clicking on the Savings/Investments section, or by visiting [desjardins.com/returntracker](https://desjardins.com/returntracker). Information on returns is provided for information purposes only. The return on your investment is also shown 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 notice by mail or via AccèsD as a reminder. At maturity, unless you give other instructions, your investment will be automatically reinvested in a similar product with comparable terms and conditions.

## CAN I REDEEM MY INVESTMENT BEFORE THE MATURITY DATE?

The Investment Agreement does not provide the option of converting or redeeming this investment before maturity.

## 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](https://desjardins.com/mlgi);
- log on to AccèsD;
- contact your caisse Desjardins advisor;
- dial 514-CAISSES or 1-800-CAISSES.

### AWARDS AND DISTINCTIONS



Best Distributor, Canada  
Best Capital-Protected  
Distributor, Americas

Investors should read the Investment Agreement before investing. It can be accessed at [desjardins.com/mlgi](https://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.