

MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Natural Resource Guaranteed Investment

Term: 5 years



Desjardins
Wealth Management
INVESTMENTS

Cooperating in building the future

OVERVIEW

The Natural Resource Guaranteed Investment is ideal to diversify your portfolio through an investment linked to the large international market for commodities such as gold and oil.

- Capital 100% guaranteed at maturity
- Protected by deposit insurance¹
- Conversion/Redemption possible under certain conditions
- Interest paid at maturity
- Eligible for registered plans
- Income taxed at maturity if investment is non-registered²
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	\$1,000 and more
Maximum annual compound rate of return	2.83%
Maximum cumulative return	15.00%
Participation rate	100%

Key dates	
Sale period	September 26 to November 26, 2016
Investment issuance	December 14, 2016
Investment maturity	December 14, 2021

The participation rate represents the percentage of the benchmark natural resources appreciation rate used to calculate return at maturity. The returns shown include the participation rate.

The caisse is the issuer of the investment.

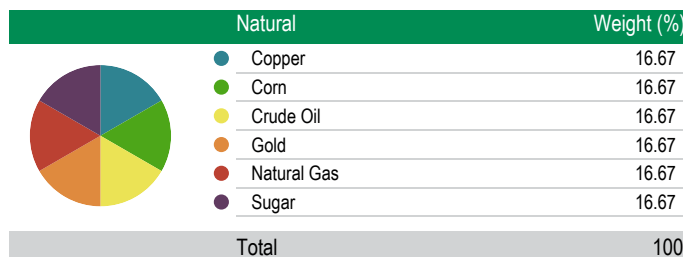
¹For more information on deposit insurance, please visit lautorite.qc.ca.

²Except for interest paid before the issue date.

INVESTMENT COMPOSITION

Allocation of the reference basket, comprising six of the natural resources most actively traded on financial markets, is as follows:

Natural Resource	Market
Copper	London Metal Exchange Limited (LME)
Corn	Chicago Board of Trade (CBOT)
Crude Oil	New York Mercantile Exchange (NYMEX)
Gold	London Gold Market Fixing Limited (TLGMFL)
Natural Gas	New York Mercantile Exchange (NYMEX)
Sugar	New York Board of Trade (NYBOT)



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 natural resources 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 the variation in the price of each benchmark natural resource, according to its respective weighting, up to a maximum of 15.00%. Said maximum rate applies to each individual resource.

To reduce the effect of a potential market pullback, we factor in the average of the monthly price readings for each natural resource during the last three months of the term.

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 the performance of the benchmark natural resources 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. 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?

Once a year, starting on the third anniversary, you may convert your investment into another Market-Linked Guaranteed Investment. You may also redeem it. At your request, you will be notified of its approximate conversion or redemption value. Please refer to the Investment Agreement for details.

Conversion/redemption value may be less than the invested capital and will not amount to the potential maximum at 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;
- 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.

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.