

MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

5-in-1 Guaranteed Investment

Term: 5 years



Desjardins
Wealth Management
INVESTMENTS

Cooperating in building the future

OVERVIEW

The 5-in-1 Guaranteed Investment is a product whose return is linked to changes in the interest rate available at the caisse on 1-year term savings. It offers attractive bonus interest and allows you to receive your interest yearly or at maturity. Your capital is 100% guaranteed.

- Capital 100% guaranteed at maturity
- Interest paid yearly or at maturity
- Returns taxed annually if investment is non-registered²
- Protected by deposit insurance¹
- Eligible for registered plans (only RRSP, TFSA and FTA for the yearly interest payment option)
- Conversion/Redemption possible under certain conditions
- No management fees
- Eligible for potential member dividends

Performance indicators	\$1,000 to \$24,999	\$25,000 to \$249,999	\$250,000 and more
1-year term bonus	0.05%	0.35%	0.55%
Participation rate	100%	100%	100%

Key dates	
Sale period	September 26 to November 26, 2016
Investment issuance	December 7, 2016
Investment maturity	December 7, 2021

The participation rate represents the percentage of the benchmark index used to calculate return at maturity. The caisse is the issuer of the investment.

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

²Including interest paid before the issue date.

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- seek capital protection;
- wish to diversify your portfolio;
- wish to have the option to receive your interest yearly;
- Wish to reap the rewards of potential interest rate increases on 1-year caisse term savings and an attractive bonus;
- have an investment horizon of 5 years or longer;
- don't plan to withdraw your investment prior to maturity.

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. **A yearly return is guaranteed. Return may vary from year to year because the 1-year term savings rate may change. Return on the investment can only be known at maturity and the interest will be paid yearly or at maturity, depending on the option chosen.**

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 an index reflecting changes in the caisse interest rate on 1-year term savings, as shown below:

Return	corresponds to:
at issuance of the investment	the highest of the two following rates: <ul style="list-style-type: none">• the prevailing caisse interest rate on September 26, 2016 for conventional 1-year term savings,• the prevailing caisse interest rate on December 7, 2016 for conventional 1-year term savings,
on the first, second, third and fourth investment anniversary dates and at maturity	with an interest rate bonus as shown on the right. the prevailing caisse interest rate on that date for conventional 1-year term savings, with an interest rate bonus as shown on the right. The interest is paid yearly or is compounded and paid at maturity, depending on the option chosen.

Fixed-yield component bonus	
\$1,000 to \$24,999	0.05%
\$25,000 to \$249,999	0.35%
\$250,000 and more	0.55%

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 first 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.

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.