

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# Financial Services Guaranteed Investment

Term: 5 years



**Desjardins**  
**Wealth Management**  
INVESTMENTS

Cooperating in building the future

## OVERVIEW

The Financial Services Guaranteed Investment is ideal for diversifying and stabilizing your portfolio. It invests in well-known Canadian financial groups and pays a guaranteed return at maturity.

- Capital 100% guaranteed at maturity
- Protected by deposit insurance<sup>1</sup>
- Conversion/Redemption possible under certain conditions
- Interest paid at maturity
- Eligible for registered plans
- If the investment is not registered, guaranteed return is taxed annually<sup>2</sup> and variable return is taxed at maturity
- No management fees
- Eligible for potential member dividends

| Performance indicators                 | \$1,000 and more |
|----------------------------------------|------------------|
| Maximum annual compound rate of return | 2.20%            |
| Minimum annual compound rate of return | 0.40%            |
| Minimum guaranteed cumulative return   | 2.00%            |
| Maximum cumulative return              | 11.50%           |
| Participation rate                     | 100%             |

| Key dates           |                                       |
|---------------------|---------------------------------------|
| Sale period         | November 28, 2016 to January 28, 2017 |
| Investment issuance | February 14, 2017                     |
| Investment maturity | February 14, 2022                     |

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.

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

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

## INVESTMENT COMPOSITION

The basket of securities comprises eight large Canadian financial institutions. Each company has the same weight in the basket, allocated as follows:

| Company             | Company                |
|---------------------|------------------------|
| Bank of Montreal    | Intact Financial Corp. |
| Bank of Nova Scotia | Manulife Financial     |
| CIBC                | Royal Bank of Canada   |
| Great-West Life     | TD Bank Group          |

## 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 portion of the guaranteed return provided by conventional term savings to enjoy a higher potential return.

## HOW DOES THIS SOLUTION DIFFER FROM CONVENTIONAL TERM SAVINGS?

With the exception of the guaranteed return, 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.**

## 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 11.50%.

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.

| At maturity, if the portfolio cumulative return | the rate of interest will          |
|-------------------------------------------------|------------------------------------|
| is less than 2.00%                              | be 2.00%                           |
| ranges between 2.00% and 11.50%                 | match the actual cumulative return |
| is more than 11.50%                             | be 11.50%                          |

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. However, this investment pays a guaranteed return and 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 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 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](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.