

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# Globally Diversified Guaranteed Investment

Term: 5 years



**Desjardins**  
Wealth Management  
INVESTMENTS

Cooperating in building the future

## OVERVIEW

The Globally Diversified Guaranteed Investment offers you the return potential of large companies from different regions of the world while protecting your capital. This investment is ideal for diversifying your portfolio.

- 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
- Income taxed at maturity if investment is non-registered<sup>2</sup>
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

| Performance indicators                 | \$1,000 to \$24,999 | \$25,000 to \$249,999 | \$250,000 and more |
|----------------------------------------|---------------------|-----------------------|--------------------|
| Maximum annual compound rate of return | 3.01%               | 3.71%                 | 5.39%              |
| Maximum cumulative return              | 16.00%              | 20.00%                | 30.00%             |
| Participation rate                     | 100%                | 100%                  | 100%               |

| Key dates           |                              |
|---------------------|------------------------------|
| Sale period         | January 30 to March 25, 2017 |
| Investment issuance | April 13, 2017               |
| Investment maturity | April 13, 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).

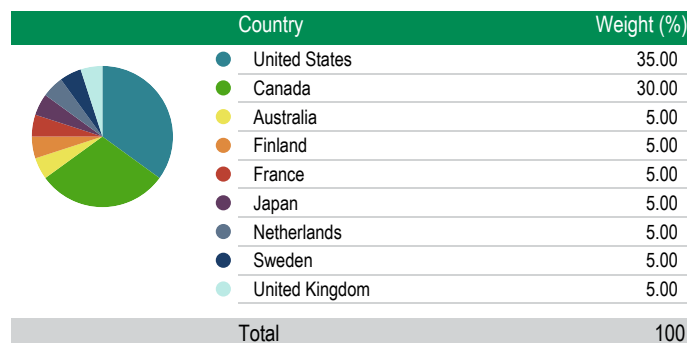
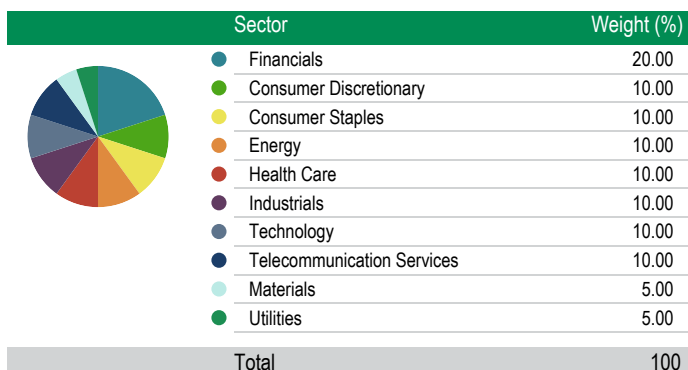
<sup>2</sup>Except for interest paid before the issue date.

## 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        |
|-------------------------------|------------------------|----------------|
| Air Products & Chemicals Inc. | Materials              | United States  |
| Bank of Montreal              | Financials             | Canada         |
| CIBC                          | Financials             | Canada         |
| Eli Lilly & Co.               | Health Care            | United States  |
| Engie                         | Utilities              | France         |
| Hennes & Mauritz AB (H&M)     | Consumer Discretionary | Sweden         |
| Hershey Co.                   | Consumer Staples       | United States  |
| Kone OYJ                      | Industrials            | Finland        |
| Power Corporation of Canada   | Financials             | Canada         |
| Reckitt Benckiser Group PLC   | Consumer Staples       | United Kingdom |

| Company                        | Sector                 | Country       |
|--------------------------------|------------------------|---------------|
| Rogers Communications Inc.     | Telecom. Services      | Canada        |
| Royal Dutch Shell PLC          | Energy                 | Netherlands   |
| Suncor Energy Inc.             | Energy                 | Canada        |
| T. Rowe Price Group Inc.       | Financials             | United States |
| Takeda Pharmaceutical Co. Ltd. | Health Care            | Japan         |
| Telstra Corp. Ltd.             | Telecom. Services      | Australia     |
| Texas Instruments Inc.         | Technology             | United States |
| Thomson Reuters Corp.          | Technology             | Canada        |
| TJX Companies Inc              | Consumer Discretionary | United States |
| Waste Management Inc.          | Industrials            | United States |



## 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 securities and can only be known at maturity. Return could be nil at maturity.**

## HOW ARE RETURNS CALCULATED?

Between the 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 determined as follows: Among the 20 securities in the basket, the 5 best-performing securities and the 5 weakest performance are excluded from the calculation.

The investment return is based on the average price change of the 10 retained securities, up to a maximum of 16.00% for investments of \$1,000 to \$24,999, 20.00% for investments of \$25,000 to \$249,999 and 30.00% for investments of \$250,000 or more.

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 does not entitle the holder to dividend paid by the companies in the portfolio.

Investment returns are not affected by exchange rate fluctuations, even if the prices are denominated in foreign currencies.

For full details on how the return is calculated, please read the investment Agreement.

**The guaranteed investment's return 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 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](http://desjardins.com/mlgi);
- log on to AccèsD;
- contact your caisse Desjardins advisor;
- dial 514-224-7737 or 1-800-224-7737.

## 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](http://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.