

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# 5-in-1 Guaranteed Investment

Term: 5 years



**Desjardins**  
**Wealth Management**

INVESTMENTS

## OVERVIEW

The 5-in-1 Guaranteed Investment is a product that allows you to benefit from potential interest rate increases offered at the caisse on 1-year term savings. It offers attractive bonus interest. Your capital is 100% guaranteed.

- Capital 100% guaranteed at maturity
- Interest paid at maturity
- Returns taxed annually if investment is non-registered<sup>2</sup>
- Protected by deposit insurance<sup>1</sup>
- Eligible for registered plans
- No management fees
- Conversion/Redemption possible under certain conditions
- 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      | 0.10%               | 0.30%                 | 0.50%              |
| Participation rate     | 100%                | 100%                  | 100%               |

| Key dates           |                                   |
|---------------------|-----------------------------------|
| Sale period         | September 25 to November 25, 2017 |
| Investment issuance | December 8, 2017                  |
| Investment maturity | December 8, 2022                  |

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

## 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 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 at maturity.**

## HOW ARE RETURNS CALCULATED?

Up to the issue date, your investment generates interest at 0.65% 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"><li>• the prevailing caisse interest rate on September 25, 2017 for conventional 1-year term savings,</li><li>• the prevailing caisse interest rate on December 8, 2017 for conventional 1-year term savings,</li></ul> with an interest rate bonus as shown on the right. |
| on the first, second, third and fourth investment anniversary dates and at maturity | 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 compounded and paid at maturity.                                                                                                                                                           |

| Fixed-yield component bonus |       |
|-----------------------------|-------|
| \$1,000 to \$24,999         | 0.10% |
| \$25,000 to \$249,999       | 0.30% |
| \$250,000 and more          | 0.50% |

## 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 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](https://desjardins.com/mlgi);
- log on to AccèsD;
- contact your caisse Desjardins advisor;
- dial 514-224-7737 or 1-800-224-7737.

## AWARDS AND DISTINCTIONS



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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.