MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Zenitude Secure Guaranteed Portfolio–Income

Term: 5 years

Desjardins Wealth Management
INVESTMENTS

OVERVIEW

The Zenitude Secure Guaranteed Portfolio–Income allows you to draw predictable monthly income from your investments while accumulating interest on the capital. It's a simple way to finance a project or enjoy additional income during retirement. This investment gives you the advantage of a guaranteed return at maturity.

- Capital 100% guaranteed at maturity
- 4% annual income (monthly payments)
- Conversion/Redemption possible under certain conditions
- Protected by deposit insurance[1]
- Interest paid at maturity
- Eligible for RRIF, LIF and RDSP
- If the investment is not registered, guaranteed return is taxed annually[2] and variable return is taxed at maturity
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	$25,000 to $249,999	$250,000 and more
Minimum annual compound rate of return	1.79%	1.97%
Maximum annual compound rate of return	2.70%	2.88%
Minimum guaranteed cumulative return	9.26%	10.25%
Maximum cumulative return	14.26%	15.25%
Participation rate	100%	100%

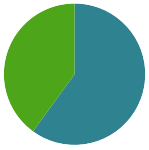
Key dates	
Sale period	March 26 to May 26, 2018
Investment issuance	June 19, 2018
Investment maturity	June 19, 2023

The participation rate represents the percentage of the benchmark securities appreciation rates used to calculate return at maturity.The returns shown include the participation rate. The returns shown above could be slightly higher on issue date of the investment.
The caisse is the issuer of the investment.

[1]For more information on deposit insurance, please visit lautorite.qc.ca.
[2]Including interest paid before the issue date.

INVESTMENT COMPOSITION

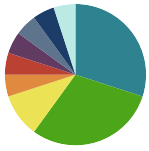
The Zenitude Secure Guaranteed Portfolio–Income includes a fixed-yield component and a variable-yield component in the following percentages:



Component	Yield Type	Weight (%)
Term Savings	Fixed	60.00
Globally diversified basket	Variable	40.00
Total		100

Variable-Yield Component

Sector	Weight (%)
Financials	20.00
Consumer Discretionary	10.00
Consumer Staples	10.00
Energy	10.00
Health Care	10.00
Industrials	10.00
Technology	10.00
Telecommunication Services	10.00
Materials	5.00
Utilities	5.00
Total	100



Country	Weight (%)
Canada	30.00
United States	30.00
United Kingdom	10.00
Australia	5.00
France	5.00
Germany	5.00
Japan	5.00
Sweden	5.00
Switzerland	5.00
Total	100

Here is an overview of the variable-yield component that makes up your portfolio. For more information, please read the Investment Agreement.

Returns on the **Globally diversified basket** are linked to the growth of 20 large corporations representing all economic sectors in developed countries. Each company has the same weight in the basket.

Company	Sector	Country
Air Products & Chemicals Inc.	Materials	United States
BCE Inc.	Telecom. Services	Canada
Canadian National Railway Co.	Industrials	Canada
Geberit AG	Industrials	Switzerland
Genuine Parts Company	Consumer Discretionary	United States
Hennes & Mauritz AB (H&M)	Consumer Discretionary	Sweden
Johnson & Johnson	Health Care	United States
L'Oreal SA	Consumer Staples	France
Muenchener Rueckver	Financials	Germany
National Grid PLC	Utilities	United Kingdom

Company	Sector	Country
Paychex Inc.	Technology	United States
Procter & Gamble Co.	Consumer Staples	United States
Public Storage	Financials	United States
Royal Bank of Canada	Financials	Canada
Takeda Pharmaceutical Co. Ltd.	Health Care	Japan
TD Bank Group	Financials	Canada
Thomson Reuters Corp.	Technology	Canada
TransCanada Corp	Energy	Canada
Vodafone Group PLC	Telecom. Services	United Kingdom
Woodside Petroleum Ltd.	Energy	Australia

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- seek capital protection;
- are looking for a comprehensive and diversified investment;
- wish to receive a monthly income;
- 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 investment differs from conventional regular income term savings since it does not provide a pre-determined return. Return is calculated on your capital balance as at the issue date, while return on regular income term savings is calculated on a balance that decreases month over month.

Return on the investment is based on the appreciation of the benchmark portfolio and can only be known 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 depends on the performance of the components in the portfolio. The maximum cumulative return is indicated in the Overview section of this document.

Calculation of guaranteed return

The annual compound return that applies to the fixed-yield component corresponds to the highest of the following interest rates:

- the prevailing interest rate at the caisse on March 26, 2018 for a 5-year conventional term savings,
- the prevailing interest rate at the caisse on April 6, 2018 for a 5-year conventional term savings,
- an interest rate higher than the above-mentioned applicable rates established by Desjardins,

with an interest rate adjustment of:

$25,000 to $249,999	0.70%
$250,000 and more	1.00%

For information

If the return on the portion invested in the fixed-return component were calculated on the effective balance, decreasing month over month owing to income payments, rather than on the amount invested at issuance, the rate adjustment would approximately amount to:

$25,000 to $249,999	0.12%
$250,000 and more	0.46%

Calculation of variable return

The annual compound return of the variable-yield components is tied to the securities, which are subject to fluctuations in value. The calculation also takes into account the weighting of each one as illustrated in section Investment composition.
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 is not eligible for dividends paid on the benchmark securities.
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 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. 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, after 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 514-224-7737 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.
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.