MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Québec Selection Guaranteed Investment

Term: 3 years

Desjardins Wealth Management Investments

OVERVIEW

The Québec Selection Guaranteed Investment is ideal for diversifying your portfolio. It invests in well-known Québec companies and pays a guaranteed return at maturity.

- Capital 100% guaranteed at maturity
- Protected by deposit insurance[1]
- Interest paid at maturity
- Eligible for registered plans
- If the investment is not registered, guaranteed return is taxed annually[2] and variable return is taxed at maturity
- No management fees
- Eligible for potential member dividends

Performance indicators	$1,000 and more
Minimum annual compound rate of return	0.99%
Maximum annual compound rate of return	2.92%
Minimum guaranteed cumulative return	3.00%
Maximum cumulative return	9.00%
Participation rate	100%

Key dates	
Sale period	July 30 to September 22, 2018
Investment issuance	October 15, 2018
Investment maturity	October 15, 2021

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.

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

INVESTMENT COMPOSITION

The basket of securities comprises eight well-known Québec companies. Each one has the same weight in the basket, allocated as follows:

Company	Sector
BCE Inc.	Telecom. Services
Canadian National Railway Co.	Industrials
Gildan	Consumer Discretionary
Industrial Alliance	Financials
Metro Inc.	Consumer Staples
National Bank of Canada	Financials
Power Corporation of Canada	Financials
Saputo Inc.	Consumer Staples

Sector	Weight (%)
Financials	37.50
Consumer Staples	25.00
Consumer Discretionary	12.50
Industrials	12.50
Telecommunication Services	12.50
Total	100

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 3 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 0.85% 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 9.00%.
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 3.00%	be 3.00%
ranges between 3.00% and 9.00%	match the actual cumulative return
is more than 9.00%	be 9.00%

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. 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?

The Investment Agreement does not provide the option of converting or redeeming this investment before 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

Best Capital-protected Distributor, Americas
Best Private Bank
Deal of the Year

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.