

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# American Market Guaranteed Investment

Term: 5 years



## OVERVIEW

The American Market Guaranteed Investment offers you the return potential of large U.S. corporations 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 and more |
|----------------------------------------|------------------|
| Maximum annual compound rate of return | 7.72%            |
| Maximum cumulative return              | 45.00%           |
| Participation rate                     | 100%             |

| Key dates           |                                   |
|---------------------|-----------------------------------|
| Sale period         | September 24 to November 26, 2018 |
| Investment issuance | December 13, 2018                 |
| Investment maturity | December 13, 2023                 |

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.

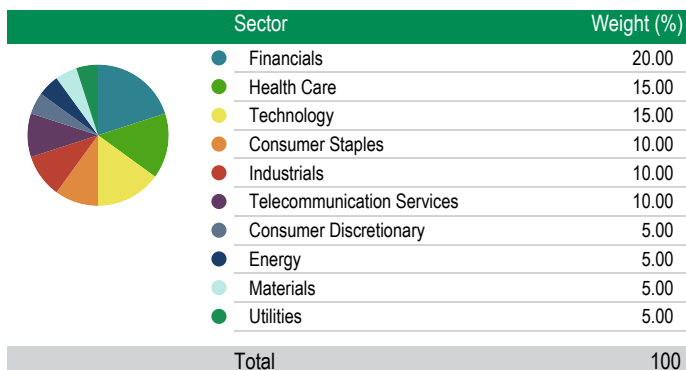
<sup>1</sup>For more information on deposit insurance, please visit [lautorite.qc.ca](http://lautorite.qc.ca).

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

## INVESTMENT COMPOSITION

The reference basket comprises 20 U.S. companies representing a variety of economic sectors. Each company has the same weight in the basket, allocated as follows:

| Company                          | Sector           | Company                        | Sector                 |
|----------------------------------|------------------|--------------------------------|------------------------|
| 3M Co.                           | Materials        | FedEx Corporation              | Industrials            |
| Accenture PLC                    | Technology       | Interpublic Group of Co., Inc. | Telecom. Services      |
| Aetna Inc.                       | Health Care      | Johnson & Johnson              | Health Care            |
| American Electric Power Co. Inc. | Utilities        | JP Morgan Chase                | Financials             |
| Automatic Data Processing Inc.   | Technology       | Pfizer Inc.                    | Health Care            |
| BlackRock, Inc.                  | Financials       | Procter & Gamble Co.           | Consumer Staples       |
| Chevron Corp.                    | Energy           | Progressive Corp.              | Financials             |
| Cisco Systems Inc.               | Technology       | Starbucks Corporation          | Consumer Discretionary |
| Costco Wholesale Corporation     | Consumer Staples | T. Rowe Price Group Inc.       | Financials             |
| Cummins Inc.                     | Industrials      | Walt Disney Co.                | Telecom. Services      |



## 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?

Up to the issue date, your investment generates interest at 1.00% 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 45.00%. 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.

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. 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](http://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](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 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](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.