MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Global Market Guaranteed Investment

Term: 3 years

Desjardins Wealth Management Investments

OVERVIEW

The Global Market 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[1]
- Interest paid at maturity
- Eligible for registered plans
- Income taxed at maturity if investment is non-registered[2]
- 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	3.85%
Maximum cumulative return	12.00%
Participation rate	100%

Key dates	
Sale period	May 28 to July 29, 2019
Investment issuance	August 15, 2019
Investment maturity	August 15, 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.

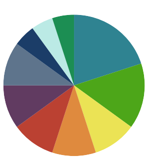
[1]For more information on deposit insurance, please visit lautorite.qc.ca.
[2]Except for interest paid before the issue date.

INVESTMENT COMPOSITION

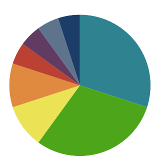
The reference basket comprises 20 major corporations located in developed countries representing a variety of economic sectors. Each company has the same weight in the basket, allocated as follows:

Company	Sector	Country
Aflac Inc.	Financials	United States
BCE Inc.	Telecom. Services	Canada
Bouygues SA	Industrials	France
Burberry Group PLC	Consumer Discretionary	United Kingdom
Canadian Tire Corp. Ltd.	Consumer Discretionary	Canada
Cisco Systems Inc.	Technology	United States
EssilorLuxottica SA	Health Care	France
Fortis Inc.	Utilities	Canada
Givaudan SA	Materials	Switzerland
NTT Docomo Inc.	Telecom. Services	Japan

Company	Sector	Country
Paychex Inc.	Technology	United States
Phillips 66	Energy	United States
Procter & Gamble Co.	Consumer Staples	United States
Public Storage	Financials	United States
Roche Holding AG	Health Care	Switzerland
Siemens AG	Industrials	Germany
Sun Life Financial Inc.	Financials	Canada
TD Bank Group	Financials	Canada
Thomson Reuters Corp.	Technology	Canada
Wesfarmers Ltd.	Consumer Staples	Australia



Sector	Weight (%)
Financials	20.00
Technology	15.00
Consumer Discretionary	10.00
Consumer Staples	10.00
Health Care	10.00
Industrials	10.00
Telecommunication Services	10.00
Energy	5.00
Materials	5.00
Utilities	5.00
Total	100



Country	Weight (%)
Canada	30.00
United States	30.00
France	10.00
Switzerland	10.00
Australia	5.00
Germany	5.00
Japan	5.00
United Kingdom	5.00
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 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 12.00%. 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. 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

SRP AWARDS 2018 DESJARDINS

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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.