

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# Consumer and Health Products Guaranteed Investment

Term: 5 years



## OVERVIEW

The Consumer and Health Products Guaranteed Investment is ideal for diversifying and stabilizing your portfolio while protecting your capital. It offers the potential return of world-renowned pharmaceutical companies and manufacturers of commonly used consumer products, and it pays a guaranteed return at maturity.

- 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
- If the investment is not registered, guaranteed return is taxed annually<sup>2</sup> and variable return is taxed at maturity
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	\$1,000 and more
Minimum annual compound rate of return	0.69%
Maximum annual compound rate of return	2.84%
Minimum guaranteed cumulative return	3.50%
Maximum cumulative return	15.00%
Participation rate	100%

Key dates	
Sale period	September 24 to November 25, 2019
Investment issuance	December 10, 2019
Investment maturity	December 10, 2024

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).

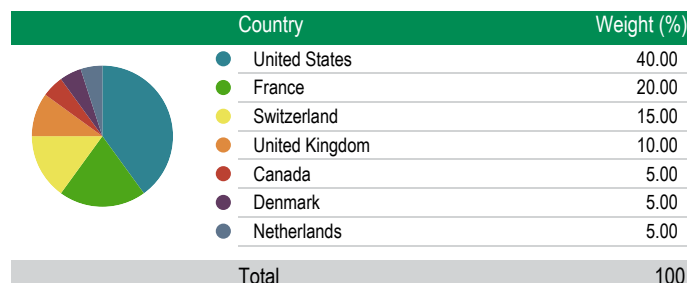
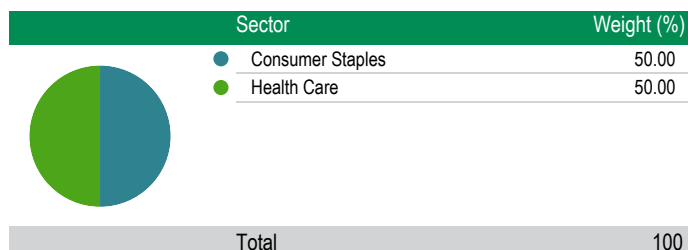
<sup>2</sup>Including interest paid before the issue date.

## INVESTMENT COMPOSITION

The basket of securities comprises 20 worldwide companies from pharmaceutical and consumer products sectors. Each security is equally weighted in the portfolio.

Company	Sector	Country
Abbott Laboratories	Health Care	United States
AstraZeneca Plc	Health Care	United Kingdom
Bristol-Myers Squibb	Health Care	United States
Colgate-Palmolive Company	Consumer Staples	United States
Danone	Consumer Staples	France
EssilorLuxottica SA	Health Care	France
Hershey Company	Consumer Staples	United States
Johnson & Johnson	Health Care	United States
L'Oréal SA	Consumer Staples	France
Merck & Co. Inc.	Health Care	United States

Company	Sector	Country
Nestlé SA	Consumer Staples	Switzerland
Novartis AG	Health Care	Switzerland
Novo Nordisk A/S	Health Care	Denmark
PepsiCo Inc.	Consumer Staples	United States
Procter & Gamble Co.	Consumer Staples	United States
Reckitt Benckiser Group Plc	Consumer Staples	United Kingdom
Roche Holding AG	Health Care	Switzerland
Sanofi	Health Care	France
Saputo Inc.	Consumer Staples	Canada
Unilever NV	Consumer Staples	Netherlands



## 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 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 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 15.00%.

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 3.50%	be 3.50%
ranges between 3.50% and 15.00%	match the actual cumulative return
is more than 15.00%	be 15.00%

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](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, 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 Distributor, Canada**

**Best Capital Protected Distributor,  
Americas**

**Deal of the year, Americas**

Investors should read the Investment Agreement before investing. It can be accessed at [desjardins.com/mlgi](http://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.