

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# Global Balanced Guar@nteed Investment

Term: 5 years



## OVERVIEW

The Global Balanced Guar@nteed Investment offers you the return potential of large companies from several regions of the world while protecting your capital. This investment is ideal for diversifying your portfolio and pays a guaranteed return at maturity.

- Only available on AccèsD
- Higher return potential
- Minimum guaranteed return known at time of investment
- Interest paid at maturity
- Protected by deposit insurance<sup>1</sup>
- Eligible to RRSP and TSFA plans
- Non-eligible to the following plans: locked-in RRSP, RDSP, FTA, RRIF, LIRA and LIF
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends
- If the investment is not registered, guaranteed return is taxed annually<sup>2</sup> and variable return is taxed at maturity
- No management fees

Performance indicators	\$500 and more
Minimum annual compound rate of return	1.36%
Maximum annual compound rate of return	3.71%
Minimum guaranteed cumulative return	7.00%
Maximum cumulative return	20.00%
Participation rate	100%

Key dates	
Sale period	September 24 to November 25, 2019
Investment issuance	December 12, 2019
Investment maturity	December 12, 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).

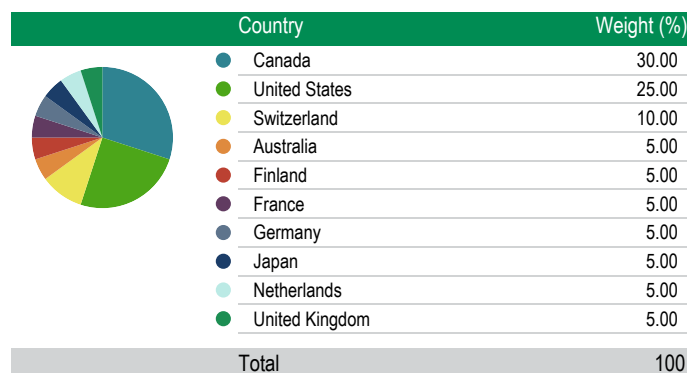
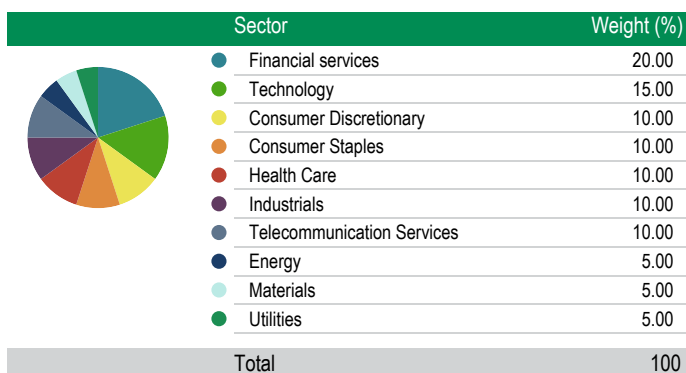
<sup>2</sup> Including interest paid before the issue date.

## INVESTMENT COMPOSITION

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

Company	Sector	Country
Accenture Plc	Technology	United States
Aflac, Inc.	Financial services	United States
Astellas Pharma Inc.	Health Care	Japan
BCE Inc.	Telecom. Services	Canada
Burberry Group Plc	Consumer Staples	United Kingdom
Canadian Imp. Bank of Commerce	Financial services	Canada
Canadian Pacific Railway Limited	Industrials	Canada
Fortis Inc.	Utilities	Canada
Givaudan SA	Materials	Switzerland
Hermès Paris	Consumer Discretionary	France

Company	Sector	Country
Imperial Oil Limited	Energy	Canada
Kone OYJ	Industrials	Finland
Muenchener Rueckversicherungs AG	Financial services	Germany
Pfizer Inc.	Health Care	United States
Procter & Gamble Co.	Consumer Staples	United States
Public Storage	Financial services	United States
RELX NV	Technology	Netherlands
Swisscom AG	Telecom. Services	Switzerland
Thomson Reuters Corp.	Technology	Canada
Wesfarmers Limited	Consumer Staples	Australia



## IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- agree to buy online to benefit from a higher potential return
- 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 20.00%.

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 7.00%	be 7.00%
ranges between 7.00% and 20.00%	match the cumulative return
is more than 20.00%	be 20.00%

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?

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 AccèsD advisor to cancel your investment.

## INFORMATION

To purchase this product or for more information:

- visit [desjardins.com/exclusivelyonline](http://desjardins.com/exclusivelyonline);
- log on to AccèsD;
- contact an AccèsD advisor;
- dial 514-224-7737 or 1-800-224-7737, options 4 and 1.

## 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.