MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Québec Market Guaranteed Investment

Term: 5 years

Desjardins Wealth Management Investments

OVERVIEW

The Québec Market Guaranteed Investment offers you the return potential of well-known Québec companies. It is ideal for diversifying your portfolio.

- Capital 100% guaranteed at maturity
- Protected by deposit insurance[1]
- Conversion/Redemption possible under certain conditions
- Interest paid at maturity
- Eligible for registered plans
- Income taxed at maturity if investment is non-registered[2]
- No management fees
- Eligible for potential member dividends

Performance indicators	$1,000 and more
Maximum annual compound rate of return	5.39%
Maximum cumulative return	30.00%
Participation rate	100%

Key dates	
Sale period	November 26, 2019 to January 27, 2020
Investment issuance	February 14, 2020
Investment maturity	February 14, 2025

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 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	Financial services

Company	Sector
Metro Inc.	Consumer Staples
National Bank of Canada	Financial services
Power Corporation of Canada	Financial services
Saputo Inc.	Consumer Staples

Sector	Weight (%)
Financial services	37.50
Consumer Staples	25.00
Consumer Discretionary	12.50
Industrials	12.50
Telecom. 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 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 30.00%. 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.

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?

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;
- 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.
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.