MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Canadian Balanced Guar@nteed Investment

Term: 5 years

Desjardins Wealth Management Investments

OVERVIEW

The Canadian Balanced Guar@nteed Investment offers you the return potential of 20 large recognized Canadian corporations while protecting your capital. This investment gives an industry diversification and it 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[1]
- Eligible to RRSP and TSFA plans
- Non-eligible to the following plans: locked-in RRSP, RDSP, FTA, RRIF, LIRA and LIF
- Eligible for potential member dividends
- If the investment is not registered, guaranteed return is taxed annually[2] and variable return is taxed at maturity
- No management fees

Performance indicators	$500 and more
Minimum annual compound rate of return	0.79%
Maximum annual compound rate of return	2.84%
Minimum guaranteed cumulative return	4.00%
Maximum cumulative return	15.00%
Participation rate	100%

Key dates	
Sale period	May 26 to July 27, 2020
Investment issuance	August 18, 2020
Investment maturity	August 18, 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] Including interest paid before the issue date.

INVESTMENT COMPOSITION

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

Company	Sector
Bank of Nova Scotia	Financial services
BCE Inc.	Telecom. Services
Brookfield Asset Management Inc.	Financial services
Canadian Imperial Bank of	Financial services
Canadian National Railway Co.	Industrials
Fairfax Financial Holdings Limited	Financial services
Fortis Inc.	Utilities
Imperial Oil Limited	Energy
Intact Financial Corporation	Financial services
Magna International Inc.	Consumer Discretionary

Company	Sector
Metro Inc.	Consumer Staples
Power Corporation of Canada	Financial services
Shaw Communications Inc.	Telecom. Services
Suncor Energy Inc.	Energy
TC Energy Corporation	Energy
Telus Corporation	Telecom. Services
The Toronto Dominion Bank	Financial services
Thomson Reuters Corporation	Technology
Waste Connections, Inc.	Industrials
Wheaton Precious Metals Corp.	Materials

Sector	Weight (%)
Financial services	35.00
Energy	15.00
Telecommunication Services	15.00
Industrials	10.00
Consumer Discretionary	5.00
Consumer Staples	5.00
Materials	5.00
Technology	5.00
Utilities	5.00
Total	100

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 0.15% 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 4.00%	be 4.00%
ranges between 4.00% 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.

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. 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;
- 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.
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.