# MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# Global Aggressive Guar@nteed Investment

Term: 2 years



#### **OVERVIEW**

The Global Aggressive Guar@nteed Investment offers you the return potential of large from different regions of the world while protecting your capital. This investment is ideal for diversifying your portfolio.

- Only available on AccèsD
- Higher return potential
- Protected by deposit insurance<sup>1</sup>
- · Interest paid at maturity

- 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
- Income taxed at maturity if investment is nonregistered<sup>2</sup>
- Eligible for potential member dividends
- No management fees

Performance indicators	\$500 and more
Maximum annual compound rate of return	2.47%
Maximum cumulative return	5.00%
Participation rate	100%

Key dates				
Sale period	May 26 to July 27, 2020			
Investment issuance	August 17, 2020			
Investment maturity	August 17, 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.

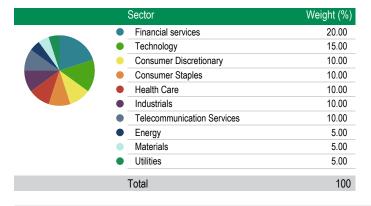
The caisse is the issuer of the investment.

#### 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
Accenture Plc	Technology	United States
Aflac, Inc.	Financial services	United States
Astellas Pharma Inc.	Health Care	Japan
BCE Inc.	Telecom. Services	Canada
Canadian Imp. Bank of Commerce	Financial services	Canada
Canadian Pacific Railway Limited	Industrials	Canada
Coles Group Ltd	Consumer Staples	Australia
East Japan Railway Company	Consumer Discretionary	Japan
Fortis Inc.	Utilities	Canada
GlaxoSmithKline Plc	Health Care	United Kingdom

Company	Sector	Country
Hermès International	Consumer Discretionary	France
Imperial Oil Limited	Energy	Canada
Kone OYJ	Industrials	Finland
Muenchener Rueckversicherungs AG	Financial services	Germany
Nestlé SA	Consumer Staples	Switzerland
Public Storage	Financial services	United States
Rio Tinto Limited	Materials	Australia
Swisscom AG	Telecom. Services	Switzerland
Thomson Reuters Corporation	Technology	Canada
Wolters Kluwer NV	Technology	Netherlands



	Country	Weight (%)
	<ul><li>Canada</li></ul>	30.00
	<ul> <li>United States</li> </ul>	15.00
	<ul><li>Australia</li></ul>	10.00
	Japan	10.00
	Switzerland	10.00
	Finland	5.00
	France	5.00
	<ul><li>Germany</li></ul>	5.00
	Netherlands	5.00
	<ul> <li>United Kingdom</li> </ul>	5.00
	Total	100

<sup>&</sup>lt;sup>1</sup>For more information on deposit insurance, please visit lautorite.qc.ca.

<sup>&</sup>lt;sup>2</sup>Except for interest paid before the issue date.

# 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 2 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?

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 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 5.00%. 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 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



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