MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Flex-Pay Guaranteed Investment

Term: 5 years

Desjardins
Wealth Management
Investments

OVERVIEW

The Flex-Pay Guaranteed Investment is an ideal way to diversify your portfolio and it allows you to secure potential interest each year. The capital invested is completely guaranteed and you secure interest if the security basket performs as well as or better than its starting value.

- Capital 100% guaranteed at maturity
- Protected by deposit insurance[1]
- Conversion/redemption possible under certain conditions
- Potential interest secured each year and paid at maturity
- Eligible for registered plans
- Income taxed annually for non-registered investments if interest is secured[2]
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	$1,000 to $24,999	$25,000 to $249,999	$250,000 and more
Potential annual return	2.00%	2.25%	2.75%
Potential cumulative return	10.00%	11.25%	13.75%

Key dates	
Sale period	July 28 to September 21, 2020
Investment issuance	October 14, 2020
Investment maturity	October 14, 2025

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 worldwide companies 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.	Communications	Canada
Canadian Imp. Bank of Commerce	Financial services	Canada
Canadian Pacific Railway Limited	Industrials	Canada
Coles Group Limited	Consumer Staples	Australia
Fortis Inc.	Utilities	Canada
GlaxoSmithKline Plc	Health Care	United Kingdom
Hermès International	Consumer Discretionary	France

Company	Sector	Country
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	Communications	Switzerland
Thomson Reuters Corporation	Technology	Canada
Toyota Motor Corporation	Consumer Discretionary	Japan
Wolters Kluwer NV	Technology	Netherlands

Sector	Weight (%)
Financial services	20.00
Technology	15.00
Communications	10.00
Consumer Discretionary	10.00
Consumer Staples	10.00
Health Care	10.00
Industrials	10.00
Energy	5.00
Materials	5.00
Utilities	5.00
Total	100

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

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- seek capital protection;
- have an investment horizon of 5 years or longer;
- don't plan to withdraw your investment prior to maturity;
- want to secure potential returns during the term, rather than waiting until your investment matures.

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 portfolio and is known every year of the term. The cumulative return on investment will only be known at maturity.

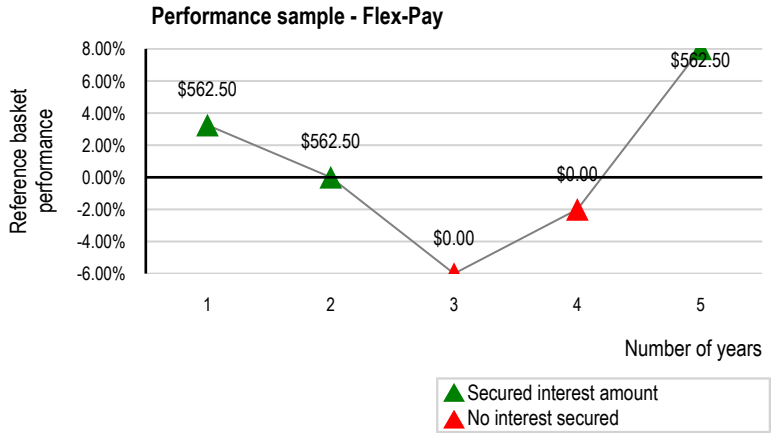
HOW ARE RETURNS CALCULATED?

Between the purchase date and the issue date of your investment, your capital will earn interest at a rate of 0.20% per year.
For each year of the term, the potential return is determined according to the price change in the 20 securities listed above, using the following calculation method:

Each year, your interest will be secured if the return on the basket of securities, **compared to its initial value**, is greater than or equal to zero. If the performance is negative, your interest will not be secured.

Here is an example of how the return is calculated for a $25,000 investment.

Year	Reference basket performance in comparison to its initial value	Rate of return	Interest secured
1	3.25%	2.25%	$562.50
2	0.00%	2.25%	$562.50
3	-6.00%	0.00%	$0.00
4	-2.00%	0.00%	$0.00
5	8.00%	2.25%	$562.50



At maturity, this investment would have yielded:

Cumulative rate of return	6.75%	$1,687.50
Annual average rate of return	1.35%	$337.50

Cumulative return is the sum of interest secured and is presented for reference purposes only.

This investment does not entitle the holder to dividend paid by the companies in the reference basket. Investment returns are not affected by exchange rate fluctuations, even if security prices are published in foreign currencies.

For full details on how the return is calculated, please read the Investment Agreement.

The variable return is based on the change in price of the securities and could be nil for each year in the term of the investment. Your capital is always 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.