

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# Priority Terra Balanced Guaranteed Investment

Term: 5 years



## OVERVIEW

The Priority Terra Balanced Guaranteed Investment is a responsible investment that allows you to take advantage of the return potential of environmentally conscious companies, while protecting your capital. The performance of this investment follows a basket of securities of companies in various economic sectors, including renewable energy, with the exception of the tobacco, nuclear and weapons sectors. **It pays a minimum guaranteed return at maturity.**

- Capital 100% guaranteed at maturity
- Protected by deposit insurance<sup>1</sup>
- Conversion/Redemption possible under certain conditions
- Interest paid at maturity
- Eligible for registered plans
- If the investment is not registered, guaranteed return is taxed annually<sup>2</sup> and variable return is taxed at maturity
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	\$1,000 to \$24,999	\$25,000 and more
Minimum annual compound rate of return	0.40%	0.50%
Maximum annual compound rate of return	1.55%	1.55%
Minimum guaranteed cumulative return	2.00%	2.50%
Maximum cumulative return	8.00%	8.00%
Participation rate	100%	100%

Key dates	
Sale period	November 24, 2020 to January 25, 2021
Investment issuance	February 9, 2021
Investment maturity	February 9, 2026

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).

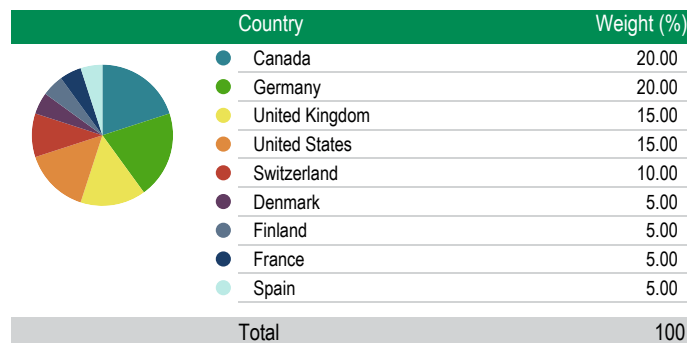
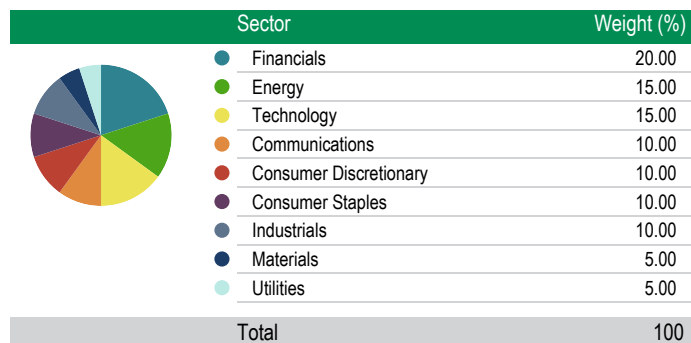
<sup>2</sup>Except for interest paid before the issue date.

## INVESTMENT COMPOSITION

The basket of securities comprises 20 international companies which have the same weight in the basket. Representing a variety of economic sectors, including renewable energies, they have been carefully selected for their commitment to the environment and the initiatives they implemented to reduce the environmental impact of their operations. To know more about the selection criteria these companies met as of the issue date of the investment (any company to be included in the basket will respect these criteria when selecting), please visit [desjardins.com/priority-terra](http://desjardins.com/priority-terra) and click on Company profiles.

Company	Sector	Country
3i Group Plc	Financials	United Kingdom
Algonquin Power & Utilities Corp.	Utilities	Canada
Allianz SE	Financials	Germany
BCE Inc.	Communications	Canada
Burberry Group Plc	Consumer Discretionary	United Kingdom
Canadian Tire Corporation, Limited	Consumer Discretionary	Canada
Deutsche Post AG	Industrials	Germany
First Solar Inc.	Energy	United States
Givaudan SA	Materials	Switzerland
Intel Corporation	Technology	United States

Company	Sector	Country
Kone OYJ	Industrials	Finland
L'Oréal SA	Consumer Staples	France
Microsoft Corporation	Technology	United States
Muenchener Rueckversicherungs AG	Financials	Germany
Reckitt Benckiser Group Plc	Consumer Staples	United Kingdom
SAP SE	Technology	Germany
Siemens Gamesa Renewable Energy S.A.	Energy	Spain
Swisscom AG	Communications	Switzerland
The Toronto Dominion Bank	Financials	Canada
Vestas Wind Systems	Energy	Denmark



## 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 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 0.10% 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 8.00% for investments less than \$25,000, or 8.00% for investments of \$25,000 and more. 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.

Here is an example of how the return is calculated for a \$1,000 investment.

At maturity, if the portfolio cumulative return	the rate of interest will
is less than 2.00%	be 2.00%
ranges between 2.00% and 8.00%	match the actual cumulative return
is more than 8.00%	be 8.00%

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?

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](https://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 House, Canada

Investors should read the Investment Agreement before investing. It can be accessed at [desjardins.com/mlgi](https://desjardins.com/mlgi).

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