

MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Opportunity Guaranteed Investment – Changing Consumer Needs

Term: 6 years



EXCLUSIVE LIMITED-TIME OFFER

OVERVIEW

The Opportunity Guaranteed Investment – Changing Consumer Needs offers return potential from companies whose products and services reflect emerging consumer needs and trends in the context of the worldwide COVID-19 pandemic. This new product offers exposure to companies in the communications, consumer staples, consumer discretionary and industrial sectors. It also offers geographic diversification, while protecting your capital.

- Capital 100% guaranteed at maturity
- Eligible for registered plans
- Conversion/Redemption possible under certain conditions
- Protected by deposit insurance¹
- Interest paid at maturity
- Income taxed at maturity if investment is non-registered²
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	\$25,000 to \$249,999	\$250,000 and more
Maximum annual compound rate of return	2.65%	3.09%
Maximum cumulative return	17.00%	20.00%
Participation rate	100%	100%

Key dates	
Sale period	November 24, 2020 to January 25, 2021
Investment issuance	February 8, 2021
Investment maturity	February 8, 2027

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.

¹For more information on deposit insurance, please visit lautorite.qc.ca.

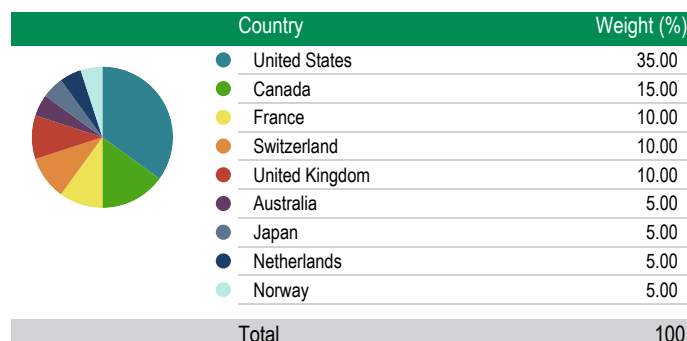
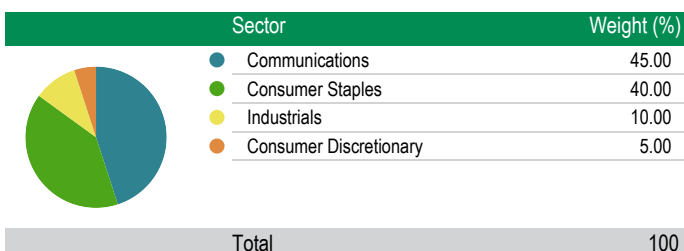
²Except for interest paid before the issue date.

INVESTMENT COMPOSITION

The reference basket is made up of 20 companies in the communication, consumer staples, consumer discretionary and industrials sectors from different regions around the world. Each company has the same weight in the basket, which includes the following:

Company	Sector	Country
Alimentation Couche-Tard Inc.	Consumer Staples	Canada
Amazon.com, Inc.	Consumer Discretionary	United States
AT&T Inc.	Communications	United States
BCE Inc.	Communications	Canada
Danone SA	Consumer Staples	France
FedEx Corporation	Industrials	United States
General Mills Inc.	Consumer Staples	United States
Nestle SA	Consumer Staples	Switzerland
Netflix Inc.	Communications	United States
Nippon Telegraph and Telephone Corp.	Communications	Japan

Company	Sector	Country
Orange SA	Communications	France
Reckitt Benckiser Group Plc	Consumer Staples	United Kingdom
Saputo Inc.	Consumer Staples	Canada
Swisscom AG	Communications	Switzerland
Telenor ASA	Communications	Norway
Telstra Corporation Limited	Communications	Australia
Unilever NV	Consumer Staples	Netherlands
United Parcel Service, Inc.	Industrials	United States
Vodafone Group PLC	Communications	United Kingdom
Walmart Inc.	Consumer Staples	United States



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 6 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 0.10% per year.

Between the issue date and the maturity date, the return is determined as follows: Among the 20 securities in the basket, the 5 best-performing securities and the 5 weakest performance are excluded from the calculation.

The investment return is based on the average price change of the 10 retained securities, up to a maximum of 17.00% for investments of \$25,000 to \$249,999, and 20.00% for investments of \$250,000 or more.

To limit the impact of a potential market downturn, we use the average monthly security prices over the last 3 months of the term.

This investment does not entitle the holder to dividend paid by the companies in the portfolio.

Investment returns are not affected by exchange rate fluctuations, even if the prices are denominated in foreign currencies.

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

The guaranteed investment's return 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, starting on 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 House, Canada

Investors should read the Investment Agreement before investing. It can be accessed at desjardins.com/mlgi.

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