MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Priority Terra Aggressive Guaranteed Investment

Term: 5 years

Desjardins Wealth Management Investments

OVERVIEW

The Priority Terra Aggressive 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.

- Capital 100% guaranteed at maturity
- Protected by deposit insurance[1]
- Conversion/Redemption possible under certain conditions
- Interest paid at maturity
- Eligible for registered plans
- Income taxed at maturity if investment is non-registered[2]
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	$1,000 to $24,999	$25,000 and more
Maximum annual compound rate of return	2.29%	2.51%
Maximum cumulative return	12.00%	13.20%
Participation rate	100%	110%

Key dates	
Sale period	January 26 to March 22, 2021
Investment issuance	April 13, 2021
Investment maturity	April 13, 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.

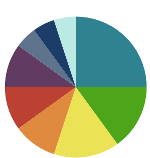
[1]For more information on deposit insurance, please visit lautorite.qc.ca.
[2]Except for interest paid before the issue date.

INVESTMENT COMPOSITION

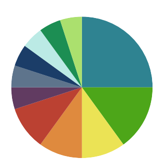
The basket of securities comprises 20 international companies which have the same weight in the basket. Representing a variety of economic sectors, including renewable energies, they have been carefully selected for their commitment to the environment and the initiatives they implemented to reduce the 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 and click on Company profiles.

Company	Sector	Country
ABB Limited	Industrials	Switzerland
Algonquin Power & Utilities Corp.	Utilities	Canada
Alstom SA	Industrials	France
Citrix Systems Inc.	Technology	United States
East Japan Railway Company	Industrials	Japan
Ecolab Inc.	Materials	United States
First Solar Inc.	Energy	United States
Goodman Group	Real Estate	Australia
Microsoft Corporation	Technology	United States
Mowi ASA	Consumer Staples	Norway

Company	Sector	Country
Novo Nordisk A/S	Health Care	Denmark
Orsted A/S	Utilities	Denmark
Red Electrica Corporation SA	Utilities	Spain
SAP SE	Technology	Germany
Schneider Electric SE	Industrials	France
Sekisui House Limited	Consumer Discretionary	Japan
UPM-Kymmene Oyj	Materials	Finland
Vestas Wind Systems A/S	Energy	Denmark
Vonovia SE	Real Estate	Germany
Xylem Inc.	Industrials	United States



Sector	Weight (%)
Industrials	25.00
Technology	15.00
Utilities	15.00
Energy	10.00
Materials	10.00
Real Estate	10.00
Consumer Discretionary	5.00
Consumer Staples	5.00
Health Care	5.00
Total	100



Country	Weight (%)
United States	25.00
Denmark	15.00
France	10.00
Germany	10.00
Japan	10.00
Australia	5.00
Canada	5.00
Finland	5.00
Norway	5.00
Spain	5.00
Switzerland	5.00
Total	100

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 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 based on variations in the benchmark prices, up to a maximum of 12.00% for investments less than $25,000, or 13.20% 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.

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?

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

SRP AMERICAS AWARDS 2020 Best House, Canada DESJARDINS GROUP

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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.