MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Priority Terra Balanced Guar@nteed Investment

Term: 5 years

Desjardins Wealth Management Investments

OVERVIEW

The Priority Terra Balanced Guar@nteed Investment is a responsible option that allows you to take advantage of the yield 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.**

- Only available on AccèsD
- Higher return potential
- Protected by deposit insurance[1]
- Interest paid at maturity
- Minimum guaranteed return known at time of investment
- 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
- If the investment is not registered, guaranteed return is taxed annually[2] and variable return is taxed at maturity
- Eligible for potential member dividends
- No management fees

Performance indicators	$500 and more
Minimum annual compound rate of return	0.50%
Maximum annual compound rate of return	2.11%
Minimum guaranteed cumulative return	2.50%
Maximum cumulative return	11.00%
Participation rate	100%

Key dates	
Sale period	September 21 to November 22, 2021
Investment issuance	December 7, 2021
Investment maturity	December 7, 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.

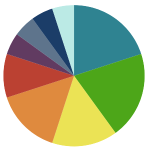
[1]For more information on deposit insurance, please visit lautorite.qc.ca.
[2]Except for interest paid before the issue date.

INVESTMENT COMPOSITION

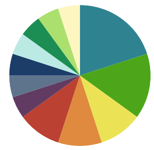
The basket of securities comprises 20 international companies which have the same weight in the basket. Representing a variety of economic sectors, including renewable energies, they have been carefully selected for their commitment to the environment and the initiatives they implemented to reduce the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

Company	Sector	Country
ABB Limited	Industrials	Switzerland
Alstom SA	Industrials	France
CGI Inc.	Technology	Canada
Citrix Systems Inc.	Technology	United States
Deutsche Post AG	Industrials	Germany
Eisai Co Limited	Health Care	Japan
First Solar Inc.	Energy	United States
Goodman Group	Real Estate	Australia
Hewlett Packard Enterprise Company	Technology	United States
Magna International Inc.	Consumer Discretionary	Canada

Company	Sector	Country
Microsoft Corporation	Technology	United States
Mowi ASA	Consumer Staples	Norway
Orsted A/S	Utilities	Denmark
Red Electrica Corporation SA	Utilities	Spain
Schneider Electric SE	Industrials	France
Sekisui House Limited	Consumer Discretionary	Japan
Terna - Rete Elettrica Nazionale	Utilities	Italy
Toyota Motor Corporation	Consumer Discretionary	Japan
UPM-Kymmene Oyj	Materials	Finland
Vonovia SE	Real Estate	Germany



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



Country	Weight (%)
United States	20.00
Japan	15.00
Canada	10.00
France	10.00
Germany	10.00
Australia	5.00
Denmark	5.00
Finland	5.00
Italy	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:

- agree to buy online to benefit from a higher potential return;
- 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 11.00%.
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.

At maturity, if the portfolio cumulative return	the rate of interest will
is less than 2.50%	be 2.50%
ranges between 2.50% and 11.00%	match the actual cumulative return
is more than 11.00%	be 11.00%

This investment is not eligible for dividends paid on the benchmark securities.

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. 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

Best House, Canada

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.