

MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Opportunity Guaranteed Investment - Electric Transportation

Term: 6 years



EXCLUSIVE LIMITED-TIME OFFER

OVERVIEW

With the **Opportunity Guaranteed Investment – Electric Transportation**, you can take advantage of the yield potential of companies in a variety of sectors around the world that operate in the electric transport industry, while protecting your capital. The investment groups together companies that contribute to the manufacturing and energy infrastructure for electric vehicles.

- 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	3.79%	4.13%
Maximum cumulative return	25.00%	27.50%
Participation rate	100%	100%

Key dates	
Sale period	September 21 to November 22, 2021
Investment issuance	December 6, 2021
Investment maturity	December 6, 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.

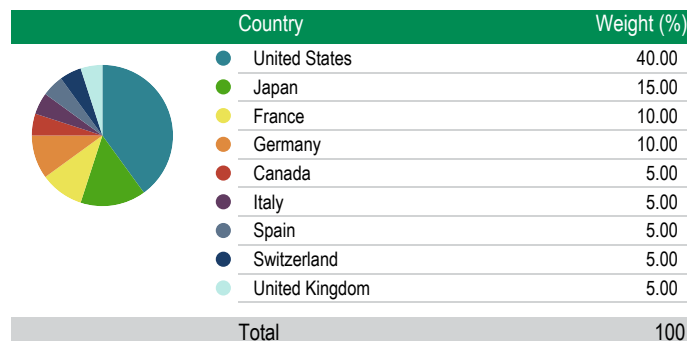
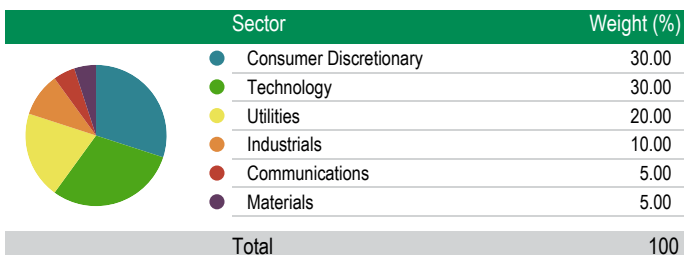
²Except for interest paid before the issue date.

INVESTMENT COMPOSITION

The reference basket is made up of securities from 20 large companies operating in various economic sectors. Each company has the same weight in the basket, which is divided like this:

Company	Sector	Country
ABB Limited	Industrials	Switzerland
Albemarle Corporation	Materials	United States
Algonquin Power & Utilities Corp.	Utilities	Canada
Alphabet Inc.	Communications	United States
Analog Devices, Inc.	Technology	United States
Apple Inc.	Technology	United States
Bayerische Motoren Werke AG	Consumer Discretionary	Germany
ENEL SpA	Utilities	Italy
Honda Motor Company Limited	Consumer Discretionary	Japan
Intel Corporation	Technology	United States

Company	Sector	Country
National Grid Plc	Utilities	United Kingdom
NVIDIA Corporation	Technology	United States
Panasonic Corporation	Technology	Japan
Red Electrica Corporation SA	Utilities	Spain
Renault SA	Consumer Discretionary	France
Schneider Electric SE	Industrials	France
Tesla Inc.	Consumer Discretionary	United States
Texas Instruments Inc.	Technology	United States
Toyota Motor Corporation	Consumer Discretionary	Japan
Volkswagen AG	Consumer Discretionary	Germany



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 3 best-performing securities and the 3 weakest performance are excluded from the calculation.

The investment return is based on the average price change of the 14 retained securities, up to a maximum of 25.00% for investments between \$25,000 and \$249,999, or 27.50% for investments of \$250,000 and 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.

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. Desjardins and Desjardins Wealth Management are trademarks owned by the Fédération des caisses Desjardins du Québec used under license.