

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# Diversity Guaranteed Investment

Term: 5 years



## OVERVIEW

With the Diversity Guaranteed Investment, you can take advantage of the yield potential of companies in a variety of sectors around the world that have adopted diversity policies and where women hold 30% of board seats at the time of selection, while protecting your capital.

- 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
- Income taxed at maturity if investment is non-registered<sup>2</sup>
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	\$1,000 and more	Key dates	
Maximum annual compound rate of return	8.45%	Sale period	May 24 to July 25, 2022
Maximum cumulative return	50.00%	Investment issuance	August 9, 2022
Participation rate	100%	Investment maturity	August 9, 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.

<sup>1</sup>For more information on deposit insurance, please visit [lautorite.qc.ca](http://lautorite.qc.ca).

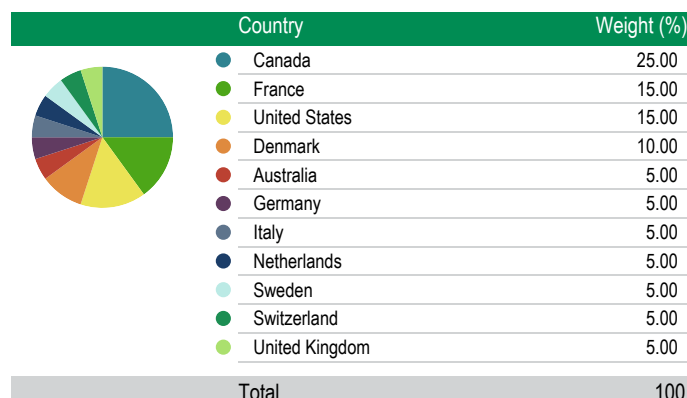
<sup>2</sup>Except for interest paid before the issue date.

## INVESTMENT COMPOSITION

The reference basket comprises 20 companies operating worldwide. Each company has the same weight in the basket. These companies, selected from a variety of sectors, were carefully chosen based on the level of gender equality in their board of directors and the fact that they have an internal diversity policy at the time of selection.

Company	Sector	Country
Air Liquide SA	Materials	France
Bank of Nova Scotia	Financials	Canada
BCE Inc.	Communications	Canada
Best Buy Co., Inc.	Consumer Discretionary	United States
BNP Paribas SA	Financials	France
Canadian Imp. Bank of Commerce	Financials	Canada
Cie Generale des Etablissements Michelin	Consumer Discretionary	France
Cisco Systems, Inc.	Technology	United States
CSL Limited	Health Care	Australia
Cummins Inc.	Industrials	United States

Company	Sector	Country
ENEL SpA	Utilities	Italy
Investor AB	Financials	Sweden
Koninklijke Ahold Delhaize NV	Consumer Staples	Netherlands
Novo Nordisk A/S	Health Care	Denmark
Nutrien Limited	Materials	Canada
Reckitt Benckiser Group Plc	Consumer Staples	United Kingdom
SAP SE	Technology	Germany
STMicroelectronics NV	Technology	Switzerland
Telus Corporation	Communications	Canada
Vestas Wind Systems A/S	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 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 0.35% 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 50.00%.

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.

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](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
- Deal of the Year, Americas

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

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