MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Responsible Option Aggressive Guaranteed Portfolio

Term: 5 years

Desjardins Wealth Management Investments

OVERVIEW

With companies that have been carefully selected for their environmental, social and governance (ESG) commitments, the Responsible Option Aggressive Guaranteed Portfolio helps you take advantage of the yield potential of companies in a variety of sectors around the world, while protecting your capital.

- 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	8.45%	9.16%
Maximum cumulative return	50.00%	55.00%
Participation rate	100%	110%

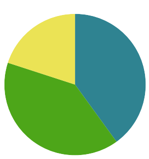
Key dates	
Sale period	May 24 to July 25, 2022
Investment issuance	August 9, 2022
Investment maturity	August 9, 2027

The participation rate represents the percentage of the benchmark securities appreciation rates 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.

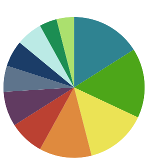
INVESTMENT COMPOSITION

The Responsible Option Aggressive Guaranteed Portfolio comprises three variable-yield components in the following percentages:

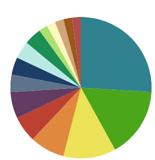


Component	Yield Type	Weight (%)
Diversity Basket	Variable	40.00
Priority Terra Basket	Variable	40.00
Sustainable Water Management Basket	Variable	20.00
Total		100

Variable-Yield Components



Sector	Weight (%)
Industrials	16.00
Utilities	16.00
Technology	14.00
Consumer Discretionary	12.00
Financials	8.00
Materials	8.00
Consumer Staples	6.00
Health Care	6.00
Real Estate	6.00
Communications	4.00
Energy	4.00
Total	100



Country	Weight (%)
United States	26.00
Canada	16.00
France	12.00
Japan	8.00
Denmark	6.00
Germany	6.00
Australia	4.00
Italy	4.00
Switzerland	4.00
United Kingdom	4.00
Finland	2.00
Netherlands	2.00
Norway	2.00
Spain	2.00
Sweden	2.00
Total	100

Here is an overview of the variable-yield components that make up your portfolio. For more information, please read the Investment Agreement.

Returns of the **Diversity basket** are linked to the growth of 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

Returns of the **Priority Terra basket** are linked to the growth of 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 at the time of selection.

Company	Sector	Country
Alstom SA	Industrials	France
CGI Inc.	Technology	Canada
Denso Corporation	Consumer Discretionary	Japan
Deutsche Post AG	Industrials	Germany
Eisai Co Limited	Health Care	Japan
First Solar Inc.	Energy	United States
Goodman Group	Real Estate	Australia
Healthpeak Properties Inc.	Real Estate	United States
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 Corporacion SA	Utilities	Spain
Schneider Electric SE	Industrials	France
Sekisui House Limited	Consumer Discretionary	Japan
Terna - Rete Elettrica Nazionale	Utilities	Italy
Texas Instruments Inc.	Technology	United States
UPM-Kymmene Oyj	Materials	Finland
Vonovia SE	Real Estate	Germany

Returns of the **Sustainable Water Management basket** are linked to the growth of 10 large corporations representing a variety of economic sectors. The basket offers exposure to the utilities and industrial sectors that provide the infrastructure, technology, equipment and materials needed to efficiently and sustainably develop our water resources at the time of selection.

Company	Sector	Country
Algonquin Power & Utilities Corp.	Utilities	Canada
American Water Works Company, Inc.	Utilities	United States
Ecolab Inc.	Materials	United States
Geberit AG	Consumer Discretionary	Switzerland
IDEX Corporation	Industrials	United States

Company	Sector	Country
Kubota Corporation	Industrials	Japan
Pentair Plc	Industrials	United States
United Utilities Group Plc	Utilities	United Kingdom
Veolia Environnement SA	Utilities	France
Xylem Inc.	Industrials	United States

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- seek capital protection;
- are looking for a comprehensive and diversified investment;
- 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 portfolio 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 depends on the performance of the components in the portfolio. The maximum cumulative return is indicated in the Overview section of this document.

Calculation of variable return

The annual compound return of the variable-yield components is tied to the securities, which are subject to fluctuations in value. The calculation also takes into account the weighting of each one as illustrated in section Investment composition.
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.
The return on each variable-yield component is capped.

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

- Best House, Canada
- Deal of the Year, Americas

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.