

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# Priority Terra Aggressive Guar@nteed Investment

Term: 5 years



## OVERVIEW

The Priority Terra Aggressive 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.

- Only available on AccèsD
- Higher return potential
- Protected by deposit insurance<sup>1</sup>
- Interest paid at maturity
- Eligible to RRSP and TSFA plans
- Non-eligible to the following plans: locked-in RRSP, RDSP, FTA, RRIF, LIRA and LIF
- Income taxed at maturity if investment is non-registered<sup>2</sup>
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends
- No management fees

Performance indicators	\$500 and more
Maximum annual compound rate of return	9.16%
Maximum cumulative return	55.00%
Participation rate	100%

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 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).

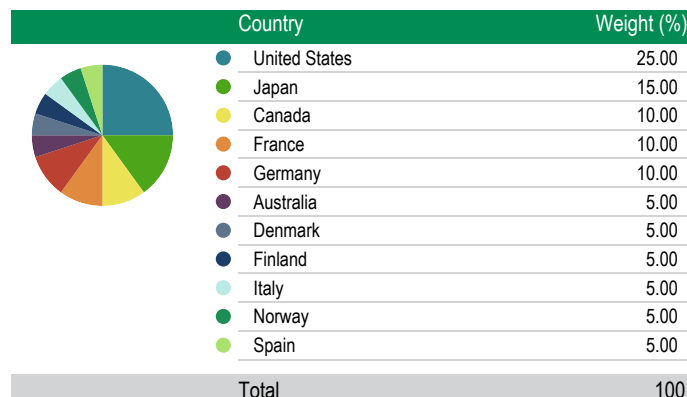
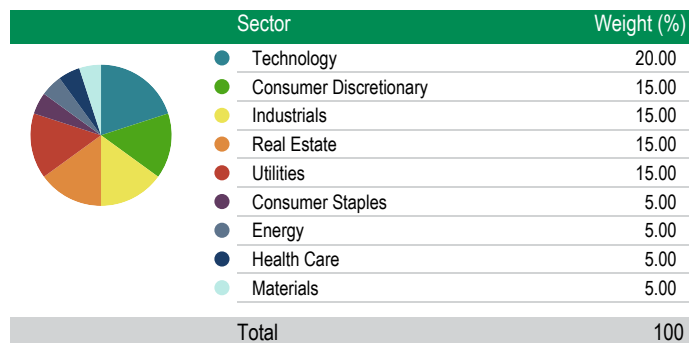
<sup>2</sup>Except for interest paid before the issue date.

## INVESTMENT COMPOSITION

The 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](http://desjardins.com/priority-terra-online) and click on Company profiles.

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



## 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;
- have an investment horizon of 5 years or longer;
- wish to diversify your portfolio;
- 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 55.00%.

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?

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](https://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
- 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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