

MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Opportunity Guaranteed Investment - Global Optimal Start

Term: 6 years



EXCLUSIVE LIMITED-TIME OFFER

OVERVIEW

The Opportunity Guaranteed Investment – Global Optimal Start offers the best entry point for your investment during the first six months you are holding it, while protecting your capital. The return on this investment product is linked to the growth of global companies from a variety of economic sectors.

- Optimized start level from the first six months of your investment
- Capital 100% guaranteed at maturity
- Protected by deposit insurance¹
- Eligible for registered plans
- Income taxed at maturity if investment is non-registered²
- Interest paid at maturity
- Conversion/Redemption possible under certain conditions
- No management fees
- Eligible for potential member dividends
- Hedged against foreign currency fluctuations

Performance indicators	\$25,000 to \$249,999	\$250,000 and more
Maximum annual compound rate of return	8.98%	9.78%
Maximum cumulative return	67.50%	75.00%
Participation rate	100%	100%

Key dates	
Sale period	September 27 to November 21, 2022
Investment issuance	December 7, 2022
Investment maturity	December 7, 2028

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.

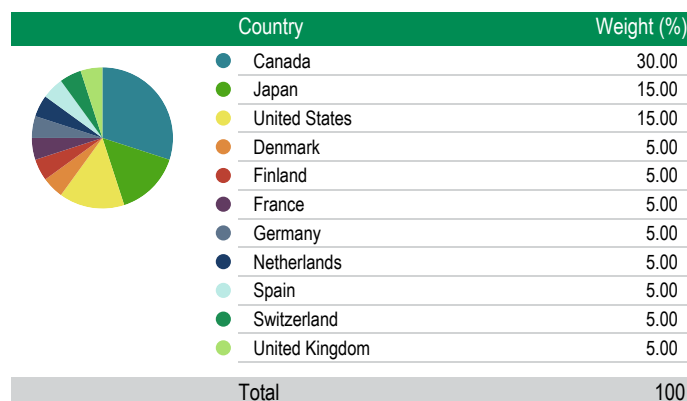
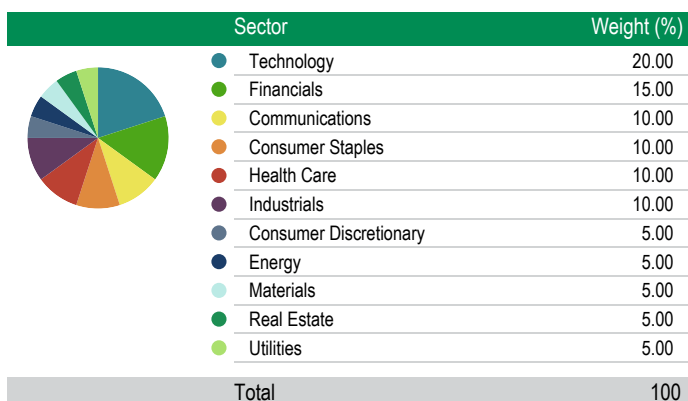
²Except for interest paid before the issue date.

INVESTMENT COMPOSITION

The reference basket comprises 20 global companies representing a variety of economic sectors. Each company has the same weight in the basket, allocated as follows:

Company	Sector	Country
Bank of Montreal	Financials	Canada
Canadian Imp. Bank of Commerce	Financials	Canada
Canadian Pacific Railway Limited	Industrials	Canada
Canadian Tire Corporation, Limited	Consumer Staples	Canada
Iberdrola SA	Utilities	Spain
International Business Machines	Technology	United States
KDDI Corporation	Communications	Japan
Magna International Inc.	Consumer Discretionary	Canada
Merck & Co Inc.	Health Care	United States
Muenchener Rueckversicherungs AG	Financials	Germany

Company	Sector	Country
Nintendo Company Limited	Technology	Japan
Panasonic Holdings Corporation	Technology	Japan
Roche Holding AG	Health Care	Switzerland
Schneider Electric SE	Industrials	France
Telus Corporation	Communications	Canada
Unilever PLC	Consumer Staples	United Kingdom
UPM-Kymmene Oyj	Materials	Finland
Vestas Wind Systems A/S	Energy	Denmark
Welltower Inc.	Real Estate	United States
Wolters Kluwer NV	Technology	Netherlands



IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- want an investment that offers an optimized start level from the first six months of the investment;
 - 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?

To calculate the return in this section, we use 100 as the starting value for the benchmark securities basket, and 92 for the start level.

Up to the issue date, your investment generates interest at 1.30% per year.

Between the issue date and the maturity date, the return is calculated as follow:

If the benchmark portfolio underperforms the start level (established at 100) during the first six months of your investment, you benefit from a reset of the start level. That means the start level is set at the benchmark portfolio's lowest level during the first six months of your investment. In this case, any increase in the value of the benchmark securities' price from the start level translates into a positive return.

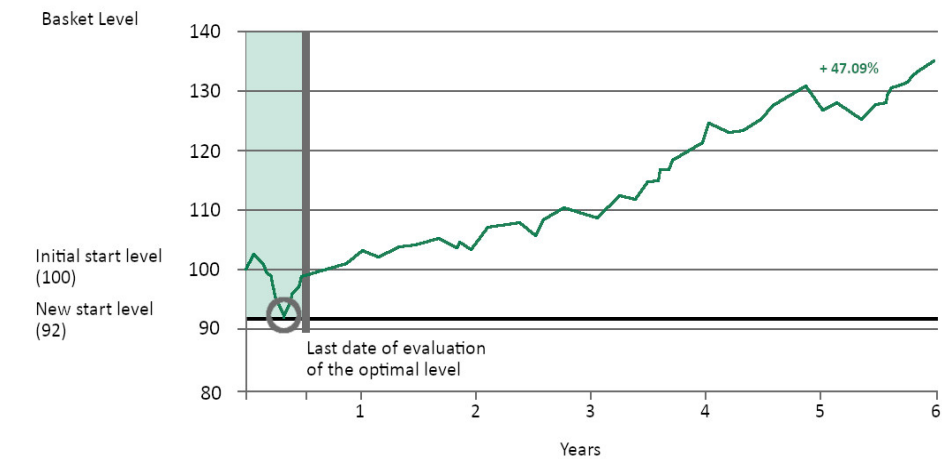
Return at maturity is calculated as follows: the end level minus the new start level, divided by the new start level, up to a maximum of 67.50% for investments of \$25,000 to \$249,999 and 75.00% for investments of \$250,000 or more.

Scenario 1: Bull market

Here is an example of returns in a bull market. For an investment of \$25,000 with a new start level of 92 and an end level of 135.32, the final return will be 47.09%: $(135.32 - 92) / 92$. The value of the investment at maturity will therefore be \$36,772.

Berkshire Hathaway Inc.

Example of yield calculation



Return calculation elements	
Initial start level	100
Lowest level reached	92
New start level	92
End level	135.32
Return paid up to a maximum of 67.50%: $(135.32 - 92) / 92$	47.09%
Investment value at maturity for an initial investment of \$25,000	\$36,772

Scenario 2: Bear market

As an example, for an investment of \$25,000 in a bear market with a new start level of 92 and an end level of 97.85, the final return will be 6.36%: $(97.85 - 92) / 92$. The value of the investment at maturity will therefore be \$26,590.

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 does not entitle the holder to dividend paid by the companies in the portfolio.

For simplification purposes, the calculation examples use the minimum basket level achieved in the first six months of ownership as the new start level, whereas in fact the minimum basket level is used to determine the date on which the initial reading will be taken on each of the basket 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 the return is calculated, please read the Investment Agreement.

Variable returns are based on the performance of the reference security basket. Your capital is always 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.

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