

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# Priority Terra Guaranteed Investment

Term: 5 years



## OVERVIEW

The Priority Terra Guaranteed Investment is a responsible option that allows you to take advantage of the return 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.

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

Key dates	
Sale period	January 24 to March 20, 2023
Investment issuance	April 6, 2023
Investment maturity	April 6, 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.

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

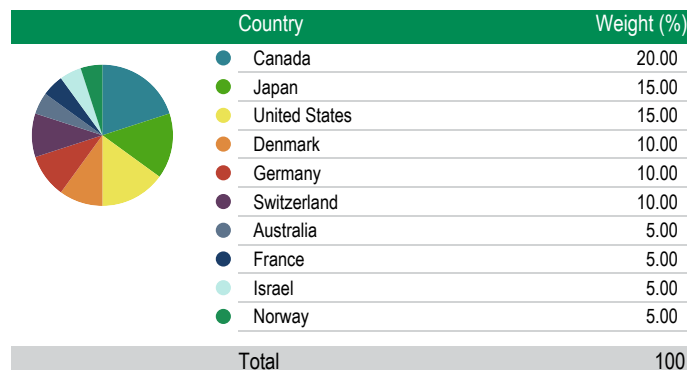
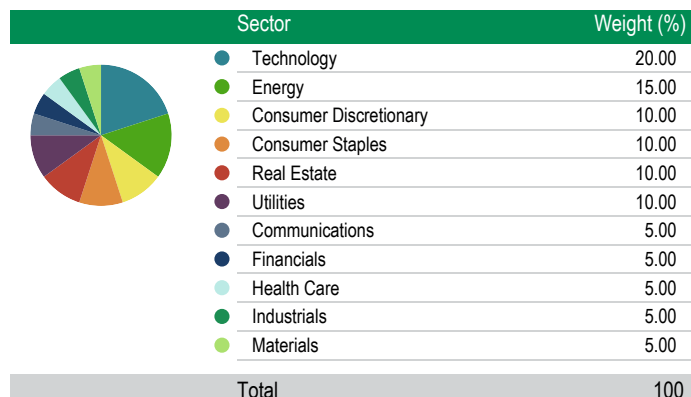
<sup>2</sup>Except for interest paid before the issue date.

## INVESTMENT COMPOSITION

The basket of securities comprises 20 international companies which have the same weight in the basket. These companies are actively engaged in managing the environmental, social and governance impacts of their operations. Representing a variety of economic sectors, including renewable energies, they have been carefully selected for their commitment to sustainable development and the actions they take to manage the 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](http://desjardins.com/priority-terra) and click on Company profiles.

Company	Sector	Country
CGI Inc.	Technology	Canada
Daiwa House Industry Co., Ltd.	Consumer Discretionary	Japan
First Solar Inc.	Energy	United States
Goodman Group	Real Estate	Australia
Hydro One Limited	Utilities	Canada
KDDI Corporation	Communications	Japan
Magna International Inc.	Consumer Discretionary	Canada
Merck KGaA	Health Care	Germany
Mitsubishi Corporation	Consumer Staples	Japan
Mowi ASA	Consumer Staples	Norway

Company	Sector	Country
Nutrien Limited	Materials	Canada
NVIDIA Corporation	Technology	United States
Orsted A/S	Utilities	Denmark
Partners Group Holding AG	Financials	Switzerland
SAP SE	Technology	Germany
Schneider Electric SE	Industrials	France
SolarEdge Technologies Inc.	Energy	Israel
STMicroelectronics NV	Technology	Switzerland
Vestas Wind Systems A/S	Energy	Denmark
Welltower Inc.	Real Estate	United States



## 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 1.60% 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?

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.**

*Some exceptions may apply - please refer to the Investment Agreement for more information.*

## 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



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

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