MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Flex-Pay Guaranteed Investment (Annual potential payment)

Term: 5 years

Desjardins Wealth Management Investments

OVERVIEW

The Flex-Pay Guaranteed Investment (Annual potential payment) allows you to benefit potentially interest payments every year, while protecting your capital. Returns are based on a basket of securities from companies from various economic sectors and countries. You will receive an interest payment every year if the basket performs as well as or better than its starting value.

- Capital 100% guaranteed at maturity
- Protected by deposit insurance[1]
- Conversion/redemption possible under certain conditions
- Potential for interest to be paid annually on the investment anniversary date
- Eligible to TFSA
- Income taxed annually for non-registered investments if interest is paid[2]
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	\$25,000 to \$249,999	\$250,000 and more
Potential annual return	6.50%	7.00%
Potential cumulative return	32.50%	35.00%

Key dates	
Sale period	May 23 to July 24, 2023
Investment issuance	August 14, 2023
Investment maturity	August 14, 2028

The caisse is the issuer of the investment.

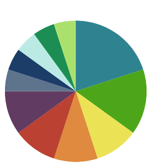
[1]For more information on deposit insurance, please visit lautorite.qc.ca.
[2]Including interest paid before the issue date.

INVESTMENT COMPOSITION

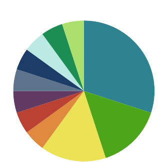
The reference basket comprises 20 major corporations located in developed countries representing a variety of economic sectors. Each company has the same weight in the basket, allocated as follows:

Company	Sector	Country
Bank of Montreal	Financials	Canada
Canadian Imp. Bank of Commerce	Financials	Canada
Canadian Pacific Kansas City Limited	Industrials	Canada
Canadian Tire Corporation, Limited	Consumer Staples	Canada
Iberdrola SA	Utilities	Spain
International Business Machines Corp.	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



Sector	Weight (%)
Technology	20.00
Financials	15.00
Communications	10.00
Consumer Staples	10.00
Health Care	10.00
Industrials	10.00
Consumer Discretionary	5.00
Energy	5.00
Materials	5.00
Real Estate	5.00
Utilities	5.00
Total	100



Country	Weight (%)
Canada	30.00
Japan	15.00
United States	15.00
Denmark	5.00
Finland	5.00
France	5.00
Germany	5.00
Netherlands	5.00
Spain	5.00
Switzerland	5.00
United Kingdom	5.00
Total	100

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- seek capital protection;
- want to take advantage of annual interest payments if the security basket performs as well as or better than its starting value;
- have an investment horizon of 5 years or longer and don't plan to transfer your investment;
- don't plan to withdraw your investment prior to maturity;
- would like to take advantage of potential returns during the term rather than waiting until your investment matures.

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 is known every year of the term.

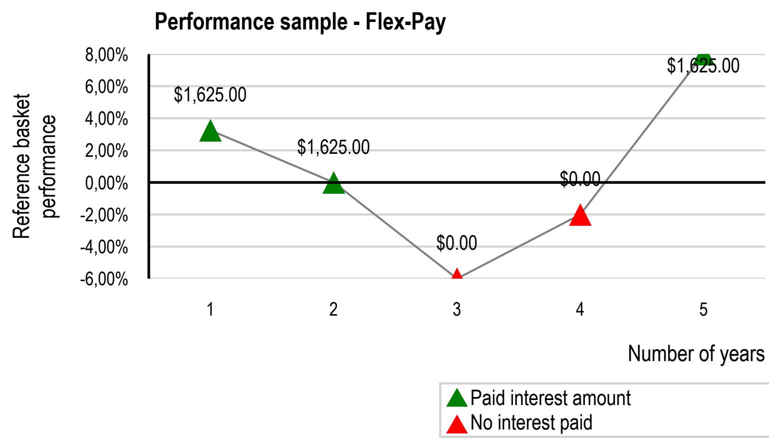
HOW ARE RETURNS CALCULATED?

Between the purchase date and the issue date of your investment, your capital will earn interest at a rate of 1.60% per year.
For each year of the term, the potential return is determined according to the price change in the 20 securities listed above, using the following calculation method:

Each year, interest will be paid if the the basket of securities performance **compared to its initial value** is greater than or equal to 0.
If the performance is negative, no interest will be paid.

Here is an example of how the return is calculated for a $25,000 investment.

Year	Reference basket performance in comparison to its initial value	Returns	Interest paid
1	3.25%	6.50%	$1,625.00
2	0.00%	6.50%	$1,625.00
3	-6.00%	0.00%	$0.00
4	-2.00%	0.00%	$0.00
5	8.00%	6.50%	$1,625.00



At maturity, this investment would have yielded:

Cumulative rate of return	19.50%	$4,875.00
Annual average rate of return	3.90%	$975.00

Cumulative return is the sum of interest paid and is presented for reference purposes only.

This investment does not entitle the holder to dividend paid by the companies in the reference basket. Investment returns are not affected by exchange rate fluctuations, even if security prices are published in foreign currencies.

For full details on how the return is calculated, please read the Investment Agreement.

The variable return is based on the change in price of the securities and could be nil for each year in the term of the investment. 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.

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;
- log on to AccèsD;
- contact your caisse Desjardins advisor;
- dial 514-224-7737 or 1-800-224-7737.

AWARDS AND DISTINCTIONS

SRP AMERICAS AWARDS 2022 Best House, Canada DESJARDINS

SPi AWARDS BEST PRIVATE BANK & BEST SALES Desjardins

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.