

MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Opportunity Guaranteed Investment – Globally Diversified

Term: 2 years



OVERVIEW

The Opportunity Guaranteed Investment – Globally Diversified offers you the return potential of large companies from different regions of the world while protecting your capital. It offers industry and geographic diversification and **pays a minimum guaranteed return at maturity**.

- Capital 100% guaranteed at maturity
- Protected by deposit insurance¹
- Eligible for registered plans
- If the investment is not registered, guaranteed return is taxed annually² and variable return is taxed at maturity
- Interest paid at maturity
- No management fees
- Eligible for potential member dividends
- Hedged against foreign currency fluctuations

Performance indicators	\$500 to \$24,999	\$25,000 to \$249,999	\$250,000 and more
Minimum annual compound rate of return	2.35%	2.59%	2.84%
Maximum annual compound rate of return	7.24%	7.47%	7.94%
Minimum guaranteed cumulative return	4.75%	5.25%	5.75%
Maximum cumulative return	15.00%	15.50%	16.50%
Participation rate	100%	100%	100%

Key dates	
Sale period	January 23 to March 18, 2024
Investment issuance	April 16, 2024
Investment maturity	April 16, 2026

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.

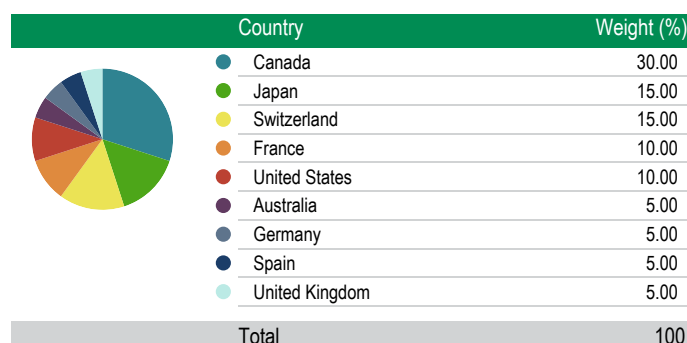
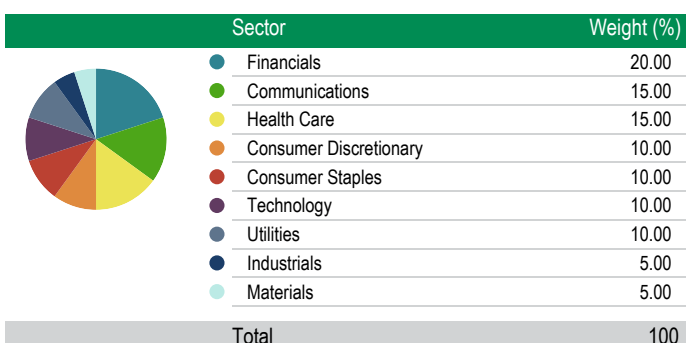
²Including interest paid before the issue date.

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
Algonquin Power & Utilities Corp.	Utilities	Canada
Canadian Imp. Bank of Commerce	Financials	Canada
Danone SA	Consumer Staples	France
Denso Corporation	Consumer Discretionary	Japan
DHL Group	Industrials	Germany
Gilead Sciences Inc.	Health Care	United States
Iberdrola SA	Utilities	Spain
KDDI Corporation	Communications	Japan
Manulife Financial Corporation	Financials	Canada
McDonald's Corporation	Consumer Discretionary	United States

Company	Sector	Country
Nintendo Company Limited	Technology	Japan
Rio Tinto Limited	Materials	Australia
Roche Holding AG	Health Care	Switzerland
Sanofi	Health Care	France
Swisscom AG	Communications	Switzerland
Telus Corporation	Communications	Canada
The Toronto-Dominion Bank	Financials	Canada
Thomson Reuters Corporation	Technology	Canada
Unilever PLC	Consumer Staples	United Kingdom
Zurich Insurance Group AG	Financials	Switzerland



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 2 years or longer;
- don't plan to withdraw your investment prior to maturity;
- agree to forgo portion of the guaranteed return provided by conventional term savings to enjoy a higher potential return.

HOW DOES THIS SOLUTION DIFFER FROM CONVENTIONAL TERM SAVINGS?

With the exception of the guaranteed return, 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.

HOW ARE RETURNS CALCULATED?

Up to the issue date, your investment generates interest at 1.70% 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 15.00% for investments less than \$25,000, or 15.50% for investments between \$25,000 and \$249,999, or 16.50% for investments of \$250,000 and more.

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.

Here is an example of calculation return for an investment of **less than \$25,000**.

At maturity, if the portfolio cumulative return	the rate of interest will
is less than 4.75%	be 4.75%
ranges between 4.75% and 15.00%	match the actual cumulative return
is more than 15.00%	be 15.00%

This investment is not eligible for dividends paid on the benchmark securities.

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. However, this investment pays a guaranteed return and 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?

The Investment Agreement does not provide the option of converting or redeeming this investment before 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



Best House Capital Protection, Americas
Best House, Canada
Best Capital Protected Distributor, Americas
Deal of the Year, Canada
Best Educational Initiative



Investors should read the Investment Agreement before investing. It can be accessed at desjardins.com/mlgi.

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