

MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Responsible Balanced Guaranteed Portfolio

Term: 5 years



OVERVIEW

The Responsible Balanced Guaranteed Portfolio includes companies carefully selected for their growth prospects and strong environmental, social and governance (ESG) practices. It allows you to take advantage of the return potential of 50 companies from around the world in a range of sectors, all while protecting your capital.

The Responsible Balanced Guaranteed Portfolio provides a guaranteed minimum return at maturity

We've selected companies for each ESG factor, based on the following criteria:

- The company has attractive growth potential.
- The issues related to the factor (E, S or G) are decisive for the company.
- The company has been assessed positively for its overall ESG practices, and especially for its practices related to the specific factor it was selected for.

- Capital 100% guaranteed at maturity
- Covered by deposit insurance¹
- Conversion/Redemption possible under certain conditions
- If the investment is not registered, guaranteed return² is taxed annually and variable return is taxed at maturity
- Hedged against foreign currency fluctuations
- Eligible for registered plans
- Interest paid at maturity
- No management fees
- Eligible for member dividend calculation

Performance indicators	\$500 to \$24,999	\$25,000 and more
Minimum annual compound rate of return	1.396%	1.491%
Maximum annual compound rate of return	5.152%	5.234%
Minimum guaranteed cumulative return	7.174%	7.677%
Maximum cumulative return	28.549%	29.052%
Participation rate	100%	100%

Key dates	
Sale period	January 20 to March 16, 2026
Investment issuance	April 14, 2026
Investment maturity	April 14, 2031

Additional information: The participation rate represents the percentage of the benchmark portfolio's return paid to the product holder at maturity. The returns shown include the participation rate. The returns shown above could be slightly higher on issue date of the investment. 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 Responsible Balanced Guaranteed Portfolio includes a fixed-yield component and three variable-yield components in the following percentages:

Component	Yield Type	Weight (%)
Term Savings	Fixed	25.00
Environment Basket	Variable	30.00
Social basket	Variable	15.00
Governance Basket	Variable	30.00



Total 100

Variable-Yield Components

Sector	Weight (%)
Utilities	14.00
Consumer Discretionary	12.00
Technology	12.00
Consumer Staples	10.00
Financials	10.00
Materials	10.00
Health Care	8.00
Industrials	8.00
Real Estate	8.00
Communications	6.00
Energy	2.00
Total	100

Country	Weight (%)
United States	24.00
Canada	16.00
France	10.00
Japan	10.00
Germany	6.00
Italy	6.00
Netherlands	6.00
Sweden	6.00
Denmark	4.00
Australia	2.00
Finland	2.00
Ireland	2.00
Spain	2.00
Switzerland	2.00
United Kingdom	2.00
Total	100

Overview of the portfolio's variable return components.

The **Environment basket** is made up of 20 global companies, with an equal weighting in the basket. They come from a wide range of economic sectors and have been carefully selected for the way they manage the impact of their operations on the environment. This basket offers exposure to companies for which environmental factors are decisive.

Company	Sector	Country
Boralex Inc.	Utilities	Canada
Cisco Systems, Inc.	Technology	United States
Daiwa House Industry Co., Ltd.	Consumer Discretionary	Japan
ENEL SpA	Utilities	Italy
Engie	Utilities	France
First Capital Real Estate Investment Trust	Real Estate	Canada
First Solar Inc.	Energy	United States
Gecina SA	Real Estate	France
Holcim AG	Materials	Switzerland
Holmen AB	Materials	Sweden

Company	Sector	Country
Hydro One Limited	Utilities	Canada
Kubota Corporation	Industrials	Japan
Magna International Inc.	Consumer Discretionary	Canada
Mitsubishi Corporation	Consumer Staples	Japan
Redeia Corp SA	Utilities	Spain
SSE PLC	Utilities	United Kingdom
Terna - Rete Elettrica Nazionale	Utilities	Italy
Texas Instruments Inc.	Technology	United States
UPM-Kymmene Oyj	Materials	Finland
Vinci SA	Industrials	France

The **Social basket** is made up of 10 global companies, with an equal weighting in the basket. They come from different economic sectors and have been carefully selected for the way they manage the impact of their operations on communities. This basket offers exposure to companies for which social factors are decisive.

Company	Sector	Country
American Tower Corporation	Real Estate	United States
CSL Limited	Health Care	Australia
Genmab A/S	Health Care	Denmark
NG Groep NV	Financials	Netherlands
Intesa Sanpaolo SpA	Financials	Italy

Company	Sector	Country
ITOCHU Corporation	Consumer Staples	Japan
Lowe's Companies Inc.	Consumer Discretionary	United States
Saputo Inc.	Consumer Staples	Canada
Sekisui House Limited	Consumer Discretionary	Japan
Siemens AG	Industrials	Germany

The **Governance basket** is made up of 20 global companies, with an equal weighting in the basket. They come from different economic sectors and have been carefully selected for the way they manage the impact of their governance on operations. This basket offers exposure to companies for which governance factors are decisive.

Company	Sector	Country
Accenture Plc	Technology	Ireland
Bank of Nova Scotia	Financials	Canada
BASF SE	Materials	Germany
BCE Inc.	Communications	Canada
Capgemini SE	Technology	France
Digital Realty Trust Inc.	Real Estate	United States
Home Depot, Inc.	Consumer Discretionary	United States
Johnson & Johnson	Health Care	United States
Koninklijke Ahold Delhaize NV	Consumer Staples	Netherlands
Merck KGaA	Health Care	Germany

Company	Sector	Country
Mondelez International Inc.	Consumer Staples	United States
Nutrien Limited	Materials	Canada
Publicis Groupe SA	Communications	France
Qualcomm Inc.	Technology	United States
Stellantis NV	Consumer Discretionary	Netherlands
Swedbank AB	Financials	Sweden
Telefonaktiebolaget LM Ericsson	Technology	Sweden
Tryg A/S	Financials	Denmark
Union Pacific Corporation	Industrials	United States
Verizon Communications Inc.	Communications	United States

The companies making up the baskets were selected on the basis of the Desjardins Structured Products Responsible Investment Policy (available at <https://www.desjardins.com/ca/personal/savings-investment/market-linked-guaranteed-investments>). It is subject to change without notice. Please refer to the Investment Agreement for more details on the baskets.

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- want to protect your capital;
- want a comprehensive, diversified investment;
- have an investment horizon of 5 years or more;
- don't plan to withdraw your investment prior to maturity;
- look for an investment with a responsible approach to investing;
- agree to forgo a portion of the guaranteed return provided by the 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 investment differs from conventional term savings in that it does not provide a pre-determined return.

The return on the investment is based on the appreciation of the benchmark portfolio and can only be known at maturity.

HOW ARE RETURNS CALCULATED?

Up to the issue date, your investment generates interest at 0.55% per year. Between the issue date and the maturity date, the return depends on the performance of the portfolio's components. The maximum cumulative return is indicated in the Overview section.

Calculation of guaranteed return

The annual compound return that applies to the fixed-yield component corresponds to the highest of the following interest rates:

- the prevailing caisse interest rate on January 20, 2026 for a 5-year conventional term savings,
- the prevailing caisse interest rate on April 8, 2026 for a 5-year conventional term savings,
- an interest rate higher than the above-mentioned applicable rates established by Desjardins,

with an interest rate bonus as shown on the right.

Fixed-yield component bonus

\$500 to \$24,999	0.15%
\$25,000 and more	0.50%

Calculation of variable return

The annual compound return of the variable-yield components is linked to the securities composing the portfolio. The calculation also takes into account the weighting of each one as illustrated in section Investment composition.

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.

The return on each variable-yield components is capped.

This investment is not eligible for dividends paid on the securities composing the reference portfolio.

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.

The variable return is based on fluctuations in the prices of the securities composing the reference portfolio. Therefore, could be nil at maturity. However, the fixed return of the portfolio is guaranteed. Furthermore, the capital is guaranteed at maturity.

HOW CAN I KEEP TRACK OF MY INVESTMENT'S PERFORMANCE?

Log in to AccèsD and go to the **Savings and investments** section to access the Dynamic Market-Linked Guaranteed Investment Return Tracker, or visit desjardins.com/returntracker. Return details are provided for information purposes only. Your investment return is also indicated 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 OR CONVERT MY INVESTMENT BEFORE THE MATURITY DATE?

Yes, you can. Once a year, after the third anniversary, you can choose to either convert your investment into another Market-Linked Guaranteed Investment or you can redeem it. At your request, you will be notified of its approximate conversion or redemption value. Redemption and conversion are subject to certain terms and conditions. Please refer to the Investment Agreement for further details.

Conversion or 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.

INFORMATION

To purchase this product or for more information:

- visit desjardins.com/mlgi;
- log in to AccèsD;
- contact your Desjardins advisor;
- call 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. 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. Desjardins and Desjardins Wealth Management are trademarks owned by the Fédération des caisses Desjardins du Québec used under license.