

MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Priority Terra Guaranteed Investment

Term: 5 years



OVERVIEW

The Priority Terra Guaranteed Investment is a responsible investment that allows you to take advantage of the yield 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 insurance¹
- Non-redeemable prior to maturity
- Interest paid at maturity, if applicable
- Eligible for registered plans
- Income taxed at maturity if investment is non-registered²
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	\$1,000 and more	Key dates	
Maximum annual compound rate of return	4.56%	Sale period	September 24 to November 25, 2019
Maximum cumulative return	25.00%	Investment issuance	December 13, 2019
Participation rate	100%	Investment maturity	December 13, 2024

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 Canada Deposit Insurance Corporation, please visit www.cdic.ca.

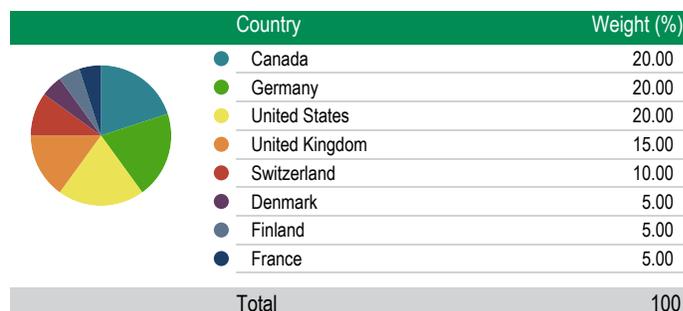
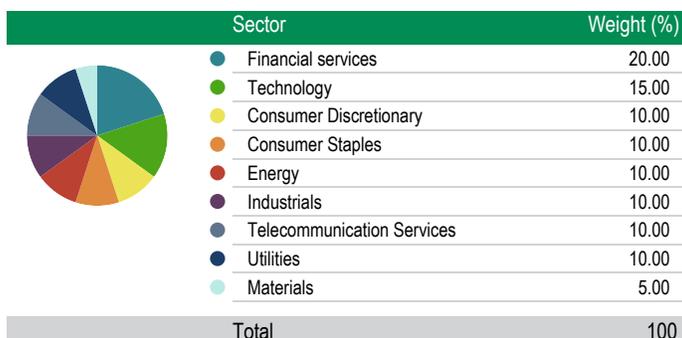
²Except for interest paid before the issue date.

INVESTMENT COMPOSITION

The basket of securities comprises 20 international companies which have the same weight in the basket. Representing a variety of economic sectors, including renewable energies, they have been carefully selected for their commitment to the environment and the initiatives they implemented to reduce the environmental 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 and click on Company profiles.

Company	Sector	Country
3I Group Plc	Financial services	United Kingdom
Algonquin Power & Utilities Corp.	Utilities	Canada
Allianz SE	Financial services	Germany
BCE Inc.	Telecom. Services	Canada
Burberry Group Plc	Consumer Discretionary	United Kingdom
Canadian Tire Corp. Ltd.	Consumer Discretionary	Canada
Deutsche Post AG	Industrials	Germany
First Solar Inc.	Energy	United States
Givaudan SA	Materials	Switzerland
Intel Corporation	Technology	United States

Company	Sector	Country
Kone OYJ	Industrials	Finland
L'Oréal SA	Consumer Staples	France
Microsoft Corporation	Technology	United States
Muenchener Rueckversicherungs AG	Financial services	Germany
Pattern Energy Group Inc.	Utilities	United States
Reckitt Benckiser Group Plc	Consumer Staples	United Kingdom
SAP SE	Technology	Germany
Swisscom AG	Telecom. Services	Switzerland
The Toronto Dominion Bank	Financial services	Canada
Vestas Wind Systems	Energy	Denmark



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. This Guaranteed Investment carries a higher level of risk than a traditional fixed-rate investment.

HOW ARE RETURNS CALCULATED?

Up to the issue date, your investment generates interest at 1.00% 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 25.00%.

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. Historical price performance does not predict future price performance of the securities.

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 www.uni.ca/mlgi-return. Information on returns is provided for information purposes only. The return on your investment is also shown on your monthly account statement, for information purposes.

Return on the investment can only be known at maturity. The following information is available on request at your Caisse: the last available measure, before the date you specify, of the return on the Guaranteed Investment (index) and how that measure is related to the interest payable under your Guaranteed Investment.

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 Guaranteed Investment may not be negotiated or redeemed, and no amount in principal and interest shall be redeemable or payable before the Date of Maturity, except in case of death. No secondary market exists for this Guaranteed Investment.

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. The initial deposit invested by the member will be returned to him/her in full and without fees or interest.

CAN THE MANNER IN WHICH THE NOTE IS STRUCTURED OR ADMINISTERED PLACE THE INSTITUTION IN A CONFLICT OF INTEREST?

The Caisse could find itself in a situation of conflict of interest because, as the issuer of the Guaranteed Investment, it or, as the case may be, the Fédération des caisses Desjardins du Québec (FCDQ) or another entity belonging to the same group as the FCDQ, calculates the yield and interest payable to members at maturity. However, the security prices are public information and accessible to members.

INFORMATION

To purchase this product or for more information:

- visit www.uni.ca/mlgproducts;
- log on to AccèsD;
- Use the locator found at www.uni.ca/locator to get the telephone number of the advisor at your Caisse.

AWARDS AND DISTINCTIONS



**Best Capital Protected
Distributor, Americas**
**Best Private Bank
Deal of the Year**

Investors should read the Investment Agreement before investing. It can be accessed at www.uni.ca/mlgproducts and information about Market-linked Guaranteed Investment is available on request at your Caisse. This document provides an overview of the investment. Should there be any discrepancy between this document and the Investment Agreement, the latter will take precedence.