

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# Promo Guaranteed Investment - Globally Diversified

Term: 4 years



PRODUCT AVAILABLE FOR A LIMITED TIME

## OVERVIEW

The Promo 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**.

- Only available on AccèsD
- Capital 100% guaranteed at maturity
- Protected by deposit insurance<sup>1</sup>
- Interest paid at maturity
- Conversion/Redemption possible under certain conditions
- Eligible to RRSP and TFSA plans
- Non-eligible to the following plans: locked-in RRSP, RDSP, FTA, RRIF, LIRA and LIF
- If the investment is not registered, guaranteed return is taxed annually<sup>2</sup> and variable return is taxed at maturity
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends
- No management fees

Performance indicators	\$500 and more
Minimum annual compound rate of return	2.06%
Maximum annual compound rate of return	unlimited
Minimum guaranteed cumulative return	8.50%
Maximum cumulative return	unlimited
Participation rate	100%

Key dates	
Sale period	March 19 to May 20, 2024
Investment issuance	June 19, 2024
Investment maturity	June 19, 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).

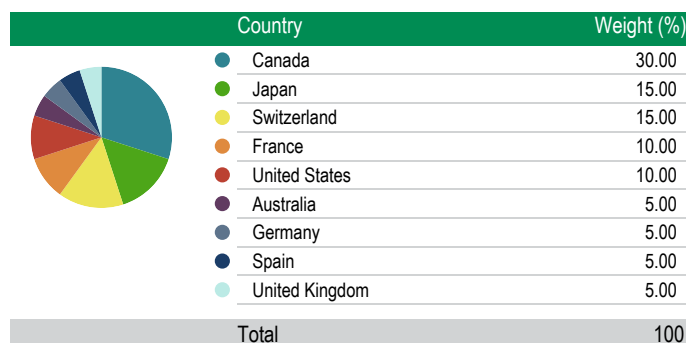
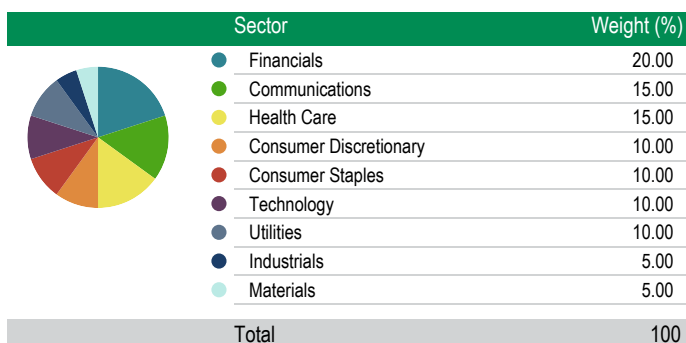
<sup>2</sup>Including interest paid before the issue date.

## 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
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 4 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 unlimited. 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.

At maturity, if the portfolio cumulative return	the rate of interest will
is less than or equal 8.50%	be 8.50%
is more than 8.50%	match the actual cumulative return

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](http://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](http://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](http://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.