

## MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

# Opportunity Guaranteed Investment – European Market

Term: 5 years



PRODUCT AVAILABLE FOR A LIMITED TIME

## OVERVIEW

The Opportunity Guaranteed Investment - European Market offers you the return potential of large European companies from various economic sectors, while protecting your capital. It also offers twice the return on the basket of securities, or more based on the amount invested, allowing you to maximize your return potential at maturity.

- Participation rate: from 200% to 240% based on the amount invested
- Capital 100% guaranteed at maturity
- Eligible for registered plans
- Protected by deposit insurance<sup>1</sup>
- Conversion/Redemption possible under certain conditions
- Interest paid at maturity
- Income taxed at maturity if investment is non-registered<sup>2</sup>
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

Performance indicators	\$500 to \$24,999	\$25,000 to \$249,999	\$250,000 and more
Maximum annual compound rate of return	8.45%	9.16%	9.86%
Maximum cumulative return	50.00%	55.00%	60.00%
Participation rate	200%	220%	240%

Key dates	
Sale period	May 21 to July 22, 2024
Investment issuance	August 14, 2024
Investment maturity	August 14, 2029

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).

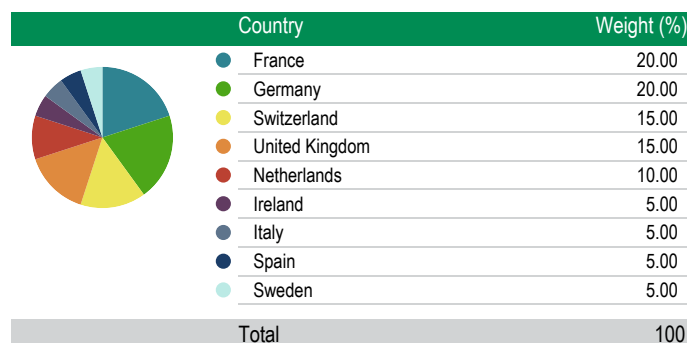
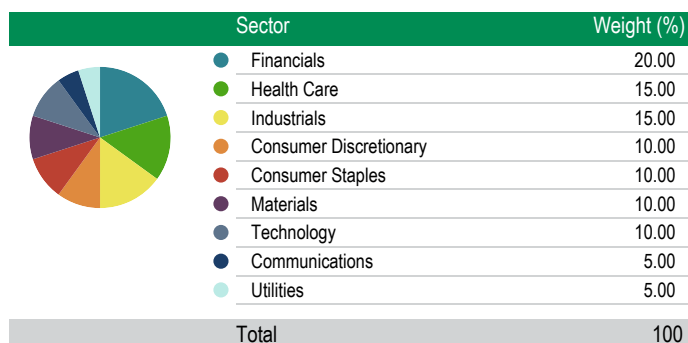
<sup>2</sup>Except for interest paid before the issue date.

## INVESTMENT COMPOSITION

The reference basket is made up of securities from 20 European companies operating in various economic sectors. Each company has the same weight in the basket, allocated as follows:

Company	Sector	Country
Allianz SE	Financials	Germany
ASML Holding N.V.	Technology	Netherlands
Banco Santander SA	Financials	Spain
Bayerische Motoren Werke AG	Consumer Discretionary	Germany
CRH PLC	Materials	Ireland
ENEL SpA	Utilities	Italy
GSK Plc	Health Care	United Kingdom
HSBC Holdings Plc	Financials	United Kingdom
Investor AB	Financials	Sweden
Mercedes-Benz Group AG	Consumer Discretionary	Germany

Company	Sector	Country
Nestle SA	Consumer Staples	Switzerland
Novartis AG	Health Care	Switzerland
Saint-Gobain SA	Materials	France
Sanofi	Health Care	France
Schneider Electric SE	Industrials	France
Siemens AG	Industrials	Germany
Swisscom AG	Communications	Switzerland
Unilever PLC	Consumer Staples	United Kingdom
Vinci SA	Industrials	France
Wolters Kluwer NV	Technology	Netherlands



## 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.**

## HOW ARE RETURNS CALCULATED?

Between the purchase date and the issue date, your investment generates interest at 1.70% per year.

Between the issue date and the maturity date, the return is determined as follow:

1. The average fluctuation of the 20 securities that make up the basket.
2. This fluctuation is multiplied by the participation rate and grows to a maximum of 50.00% for investments less than \$25,000, or 55.00% for investments between \$25,000 and \$249,999, or 60.00% 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 return for an investment of less than \$25,000 based on four scenarios of the basket's performance.

Basket fluctuations	Multiplied by the participation rate	Cumulative return rate
-2.00%	200%	0.00%
5.00%	200%	10.00%
8.00%	200%	16.00%
20.00%	200%	40.00%

This investment does not entitle the holder to dividend paid by the companies in the portfolio.

Investment returns are not affected by exchange rate fluctuations, even if the prices are denominated in foreign currencies.

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

**Variable returns are based on the performance of the reference security basket. 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](https://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, starting on 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](https://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](https://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.

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