

MARKET-LINKED GUARANTEED INVESTMENT (MLGI)

Responsible Option Balanced Guaranteed Portfolio

Term: 5 years



OVERVIEW

With companies that have been carefully selected for their environmental, social and governance (ESG) commitments, the Responsible Option Balanced Guaranteed Portfolio helps you take advantage of the yield potential of companies in a variety of sectors around the world, while protecting your capital. **The Responsible Option Balanced Guaranteed Portfolio provides a minimum guaranteed return at maturity.**

- Capital 100% guaranteed at maturity
- Protected by deposit insurance¹
- Conversion/Redemption possible under certain conditions
- If the investment is not registered, guaranteed return is taxed annually² 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 potential member dividends

Performance indicators	\$500 to \$24,999	\$25,000 and more
Minimum annual compound rate of return	1.805%	1.903%
Maximum annual compound rate of return	5.958%	6.041%
Minimum guaranteed cumulative return	9.356%	9.881%
Maximum cumulative return	33.556%	34.081%
Participation rate	100%	100%

Key dates	
Sale period	September 24 to November 18, 2024
Investment issuance	December 10, 2024
Investment maturity	December 10, 2029

The participation rate represents the percentage of the benchmark securities appreciation rates used to calculate return 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 Option Balanced Guaranteed Portfolio includes a fixed-yield component and three variable-yield components in the following percentages:

Component	Yield Type	Weight (%)
Term Savings	Fixed	45.00
Diversity Basket	Variable	22.00
Priority Terra Basket	Variable	22.00
Sustainable Water Management Basket	Variable	11.00
Total		100

Variable-Yield Components

Sector	Weight (%)
Industrials	16.00
Technology	16.00
Utilities	16.00
Consumer Discretionary	10.00
Health Care	10.00
Financials	8.00
Communications	6.00
Materials	6.00
Consumer Staples	4.00
Energy	4.00
Real Estate	4.00
Total	100

Country	Weight (%)
United States	22.00
Canada	20.00
Japan	14.00
France	8.00
Denmark	6.00
Switzerland	6.00
United Kingdom	6.00
Finland	4.00
Germany	4.00
Netherlands	4.00
Australia	2.00
Norway	2.00
Spain	2.00
Total	100

Here is an overview of the variable-yield components that make up your portfolio. For more information, please read the Investment Agreement.

Returns of the **Diversity basket** are linked to the growth of 20 companies operating worldwide. Each company has the same weight in the basket. These companies, selected from a variety of sectors, were carefully chosen based on the level of gender equality in their board of directors and the fact that they have an internal diversity policy at the time of selection.

Company	Sector	Country
Agnico Eagle Mines Ltd	Materials	Canada
ASML Holding N.V.	Technology	Netherlands
AstraZeneca Plc	Health Care	United Kingdom
Bank of Montreal	Financials	Canada
CGI Inc.	Technology	Canada
Cie Generale des Etablissements Michelin	Consumer Discretionary	France
Cisco Systems, Inc.	Technology	United States
CSL Limited	Health Care	Australia
Cummins Inc.	Industrials	United States
General Mills Inc.	Consumer Staples	United States

Company	Sector	Country
Kone OYJ	Industrials	Finland
Koninklijke Ahold Delhaize NV	Consumer Staples	Netherlands
National Bank of Canada	Financials	Canada
Partners Group Holding AG	Financials	Switzerland
Sekisui House Limited	Consumer Discretionary	Japan
Shionogi & Co., Limited	Health Care	Japan
SSE PLC	Utilities	United Kingdom
Telenor ASA	Communications	Norway
Telus Corporation	Communications	Canada
Tokyo Electron Limited	Technology	Japan

Returns of the **PrioriTy Terra basket** are linked to the growth of 20 international companies which have the same weight in the basket. These companies are actively engaged in managing the environmental, social and governance impacts of their operations. Representing a variety of economic sectors, including renewable energies, they have been carefully selected for their commitment to sustainable development and the actions they take to manage the impact of their operations.

Company	Sector	Country
Alstom SA	Industrials	France
Bank of Nova Scotia	Financials	Canada
Denso Corporation	Consumer Discretionary	Japan
First Solar Inc.	Energy	United States
Gecina SA	Real Estate	France
Hydro One Limited	Utilities	Canada
KDDI Corporation	Communications	Japan
Magna International Inc.	Consumer Discretionary	Canada
Microsoft Corporation	Technology	United States
Novartis AG	Health Care	Switzerland

Company	Sector	Country
Novo Nordisk A/S	Health Care	Denmark
Orsted A/S	Utilities	Denmark
Panasonic Holdings Corporation	Technology	Japan
Redeia Corp SA	Utilities	Spain
SAP SE	Technology	Germany
Texas Instruments Inc.	Technology	United States
UPM-Kymmene Oyj	Materials	Finland
Vestas Wind Systems A/S	Energy	Denmark
Vonovia SE	Real Estate	Germany
Wheaton Precious Metals Corp.	Materials	Canada

Returns of the **Sustainable Water Management basket** are linked to the growth of 10 large corporations representing a variety of economic sectors. The basket offers exposure to the utilities and industrial sectors that provide the infrastructure, technology, equipment and materials needed to efficiently and sustainably develop our water resources at the time of selection.

Company	Sector	Country
A. O. Smith Corporation	Industrials	United States
Algonquin Power & Utilities Corp.	Utilities	Canada
American Water Works Company, Inc.	Utilities	United States
Essential Utilities, Inc.	Utilities	United States
Geberit AG	Consumer Discretionary	Switzerland

Company	Sector	Country
IDEX Corporation	Industrials	United States
Kubota Corporation	Industrials	Japan
Pentair Plc	Industrials	United Kingdom
Veolia Environnement SA	Utilities	France
Xylem Inc.	Industrials	United States

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- seek capital protection;
- are looking for a comprehensive and diversified investment;
- have an investment horizon of 5 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 portfolio and can only be known at maturity.

HOW ARE RETURNS CALCULATED?

Up to the issue date, your investment generates interest at 1.55% per year. Between the issue date and the maturity date, the return depends on the performance of the components in the portfolio. The maximum cumulative return is indicated in the Overview section of this document.

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 September 24, 2024 for a 5-year conventional term savings,
- the prevailing caisse interest rate on December 3, 2024 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	0.20%
\$25,000 and more	0.40%

Calculation of variable return

The annual compound return of the variable-yield components is tied to the securities, which are subject to fluctuations in value. 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 component is capped.

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. 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?

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;
- 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
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Best Educational Initiative



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

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