

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	1.662%	1.770%
Maximum annual compound rate of return	5.309%	5.403%
Minimum guaranteed cumulative return	8.589%	9.168%
Maximum cumulative return	29.514%	30.093%
Participation rate	100%	100%

Key dates	
Sale period	September 23 to November 17, 2025
Investment issuance	December 12, 2025
Investment maturity	December 12, 2030

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 (%)
Environment Basket	Variable	30.00
Governance Basket	Variable	30.00
Term Savings	Fixed	25.00
Social basket	Variable	15.00



Total 100

Variable-Yield Components

Sector	Weight (%)
Industrials	16.00
Utilities	14.00
Communications	10.00
Financials	10.00
Health Care	10.00
Technology	10.00
Consumer Discretionary	8.00
Real Estate	8.00
Materials	6.00
Consumer Staples	4.00
Energy	4.00
Total	100

Country	Weight (%)
United States	24.00
Canada	20.00
Japan	12.00
Denmark	6.00
France	6.00
Netherlands	6.00
Australia	4.00
Germany	4.00
Spain	4.00
United Kingdom	4.00
Finland	2.00
Italy	2.00
Norway	2.00
Sweden	2.00
Switzerland	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
Daiwa House Industry Co., Ltd.	Consumer Discretionary	Japan
East Japan Railway Company	Industrials	Japan
First Capital Real Estate Investment Trust	Real Estate	Canada
First Solar Inc.	Energy	United States
Gecina SA	Real Estate	France
Hewlett Packard Enterprise Company	Technology	United States
Holmen AB	Materials	Sweden
Hydro One Limited	Utilities	Canada
Intel Corporation	Technology	United States

Company	Sector	Country
Kubota Corporation	Industrials	Japan
Legrand SA	Industrials	France
Orsted A/S	Utilities	Denmark
Redeia Corp SA	Utilities	Spain
Schneider Electric SE	Industrials	France
Terna - Rete Elettrica Nazionale	Utilities	Italy
UPM-Kymmene Oyj	Materials	Finland
Vestas Wind Systems A/S	Energy	Denmark
West Fraser Timber Co. Ltd.	Materials	Canada
Xylem Inc.	Industrials	United States

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
ASML Holding N.V.	Technology	Netherlands
ASX Ltd.	Financials	Australia
BCE Inc.	Communications	Canada
Canadian Apartment Properties REIT	Real Estate	Canada
E.ON SE	Utilities	Germany
Ferguson Enterprises Inc	Consumer Discretionary	United States
Iberdrola SA	Utilities	Spain
KLA Corporation	Technology	United States
Magna International Inc.	Consumer Discretionary	Canada
Moody's Corporation	Financials	United States

Company	Sector	Country
Qualcomm Inc.	Technology	United States
S&P Global Inc.	Financials	United States
Sekisui House Limited	Consumer Discretionary	Japan
Swisscom AG	Communications	Switzerland
Telus Corporation	Communications	Canada
Thomson Reuters Corporation	Industrials	Canada
TMX Group Ltd.	Financials	Canada
Verizon Communications Inc.	Communications	United States
Willis Towers Watson Plc	Financials	United Kingdom
Wolters Kluwer NV	Industrials	Netherlands

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
CSL Limited	Health Care	Australia
Eisai Co Limited	Health Care	Japan
Genmab A/S	Health Care	Denmark
Koninklijke Ahold Delhaize NV	Consumer Staples	Netherlands
Lamb Weston Holdings Inc.	Consumer Staples	United States

Company	Sector	Country
Merck KGaA	Health Care	Germany
Pentair Plc	Industrials	United Kingdom
Shionogi & Co., Limited	Health Care	Japan
Telenor ASA	Communications	Norway
Welltower Inc.	Real Estate	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 0.75% 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 September 23, 2025 for a 5-year conventional term savings,
- the prevailing caisse interest rate on December 8, 2025 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	0.05%
\$25,000 and more	0.45%

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 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.

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 in to AccèsD;
- contact your Desjardins advisor;
- call 514-224-7737 or 1-800-224-7737.

AWARDS AND DISTINCTIONS



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- ★ Best House, Canada
- ★ Best Capital Protected Distributor, Americas

- ★ Best Distributor, Canada
- ★ Best Performance, Canada
- ★ Voice of the Customer
- ★ Deal of the year, Canada



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.