

STRUCTURED NOTES

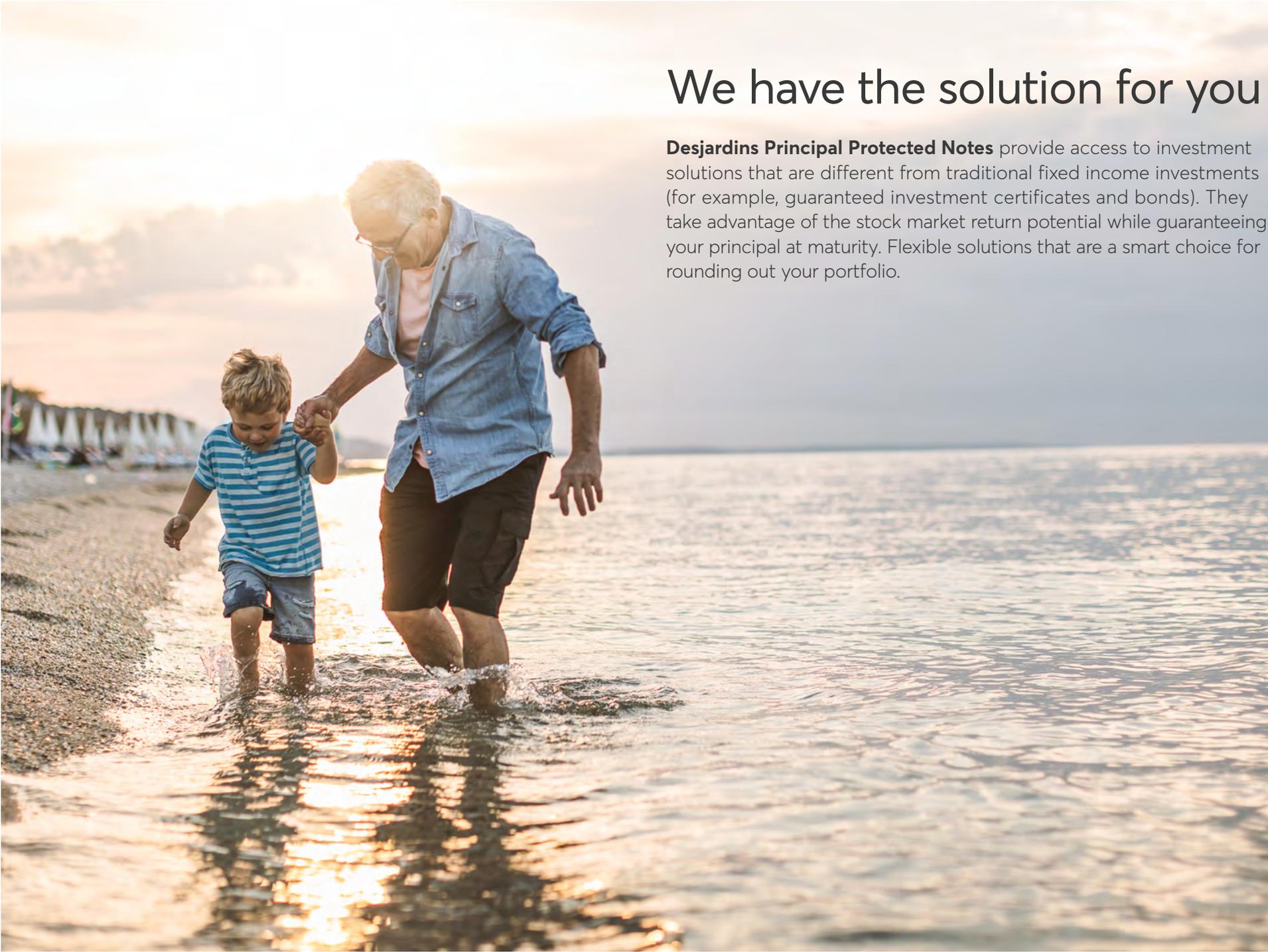
Desjardins Principal Protected Notes

COMBINE MARKET RETURN POTENTIAL AND FLEXIBILITY
WITHOUT PUTTING YOUR PRINCIPAL AT RISK

 **Desjardins**
Wealth Management
Investments



**Looking for an investment
that combines market return
potential and flexibility while
protecting your principal?**



We have the solution for you

Desjardins Principal Protected Notes provide access to investment solutions that are different from traditional fixed income investments (for example, guaranteed investment certificates and bonds). They take advantage of the stock market return potential while guaranteeing your principal at maturity. Flexible solutions that are a smart choice for rounding out your portfolio.

Key facts about Desjardins Principal Protected Notes

1

HIGHER POTENTIAL RETURNS COMPARED TO TRADITIONAL FIXED INCOME INVESTMENTS THROUGH STOCK MARKET EXPOSURE

- Diversified reference portfolio (for example, basket of securities, ETFs, etc.)
- Takes advantage of the return potential of companies operating in different sectors and geographic regions

2

PRINCIPAL 100% GUARANTEED AT MATURITY¹

3

NOTES CAN BE SOLD AT ANY TIME²



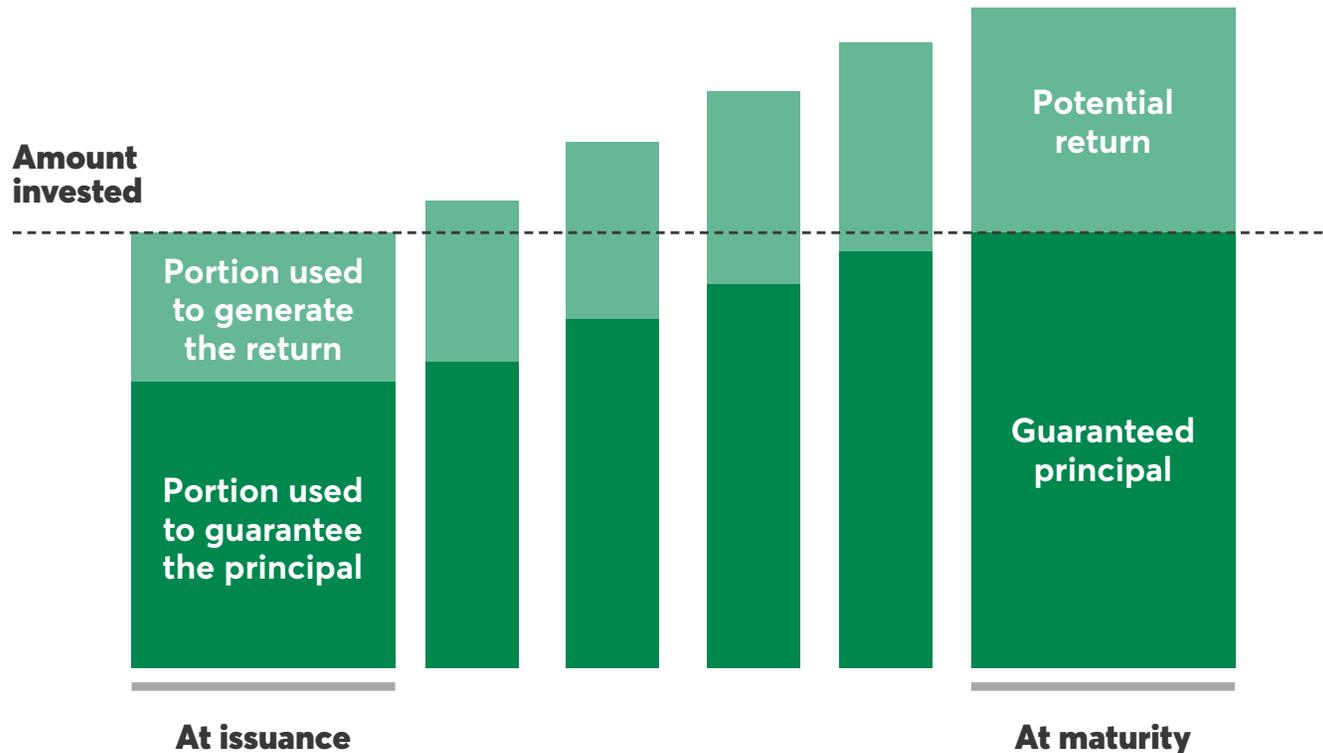
¹ Principal 100% guaranteed at maturity by the issuer, the Fédération des caisses Desjardins du Québec.

² Early trading charges may apply.

How is the principal protected?

Principal protected notes are made up of two elements:

- One part that guarantees repayment of the principal at maturity
- A second, market-linked part that offers the potential to earn a return based on the performance of the reference portfolio and the note's characteristics



**Did you know that the market value of your notes
is available daily on [desjardinsstructurednotes.com](https://www.desjardinsstructurednotes.com)?**



IF YOU WANT TO JUDICIOUSLY DIVERSIFY YOUR PORTFOLIO WITHOUT COMPROMISING YOUR PRINCIPAL AT MATURITY, **DESJARDINS PRINCIPAL PROTECTED NOTES** MAY BE THE INVESTMENT CHOICE FOR YOU.

What are structured notes?

Structured notes are investment products that are usually issued by well-known financial institutions. They're designed to offer investors market-linked growth potential and, in the case of principal protected notes, security features similar to traditional investment products (like guaranteed investment certificates).

What is a basket of securities?

A basket may be made of securities of companies from various sectors and geographic regions selected based on the note's characteristics. The performance of the basket of securities is an input to calculating the return on the Notes at maturity.

What is exposure to global markets?

Given that the Canadian markets are concentrated in certain sectors such as resources and financial services, effectively diversifying your portfolio can be difficult. Various foreign markets such as the United States and Europe offers exposure to sectors that are less present in Canada.

Desjardins, a Canadian leader in structured products

This category includes Desjardins Principal Protected Notes

DESJARDINS STRUCTURED NOTES ARE DESIGNED BY DESJARDINS INVESTMENTS INC.

25%

OF STRUCTURED
PRODUCT
MARKET SHARES
IN CANADA³

+ 25

YEARS OF
EXPERIENCE

OUR STRUCTURED PRODUCTS HAVE BEEN RECOGNIZED FOR THEIR INNOVATION, DISTINCTIVE FEATURES AND QUALITY

CANADIAN
PRIZE WINNERS
FOR THE PAST

12
YEARS⁴

31

INTERNATIONAL
AWARDS SINCE 2012⁴

³ Sources: Strategic Insight. Retail Brokerage and Distribution Report—Canada, Spring 2023 and Deposit Advisory Service—Canada, Spring 2023.

⁴ At the Structured Retail Products Americas Awards and at the SPi Canada Awards for Excellence.

Desjardins: A name you can count on!

Desjardins Group is the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Desjardins Group enjoys credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most stable financial institutions in the world.

Based on your personal needs and goals, your representative can help you choose the right investment. Speak with your representative today.

desjardinsstructurednotes.com

An investment in principal protected notes may not be suitable for all investors. Important information about principal protected notes is contained in the Information Statement and the Oral Disclosure Document of each note. Investors are strongly encouraged to attentively read this documentation related to a note issuance before investing, and to discuss the suitability of an investment in the notes with their investment advisor or dealer representative before making a decision. The offering and sale of notes may be prohibited or restricted by laws in certain jurisdictions in Canada, and notes are not offered for sale outside Canada. Notes may only be purchased in the jurisdictions where they may be lawfully offered for sale and only through individuals duly registered and authorized to sell them. Past performance is not indicative of future performance. The return on principal protected notes is dependent on the change (which may be positive or negative) in value of the underlying assets during the term of the note, and it is possible that there may be no return payable to the investor. The return on a note cannot be established before maturity. Some notes may be subject to caps, participation rates and other limits which feed through to performance. The full principal amount of a principal protected note will be repaid at maturity only. An investment in notes is subject to certain risk factors. Please read the Information Statement and Oral Disclosure Document for complete details, including the precise formula for determining the return on a note.