

Desjardins Principal Protected Notes

WOULD YOU LIKE TO TAKE ADVANTAGE OF THE GROWTH POTENTIAL OF THE STOCK MARKETS WITHOUT PUTTING YOUR PRINCIPAL AT RISK?

Our **Desjardins Principal Protected Notes** are investment solutions designed to let you take advantage of attractive return potential. They are structured products whose performance is linked to the stock markets and whose principal is guaranteed at the note's maturity.

In short, you'll have access to the types of assets that trade on the stock markets while fully protecting your principal.

What do Desjardins Principal Protected Notes offer?

Desjardins Principal Protected Notes can be a complement to traditional investment solutions to help diversify your portfolio because they are different from fixed income or growth securities.



Higher return potential compared to traditional investments (such as GICs and bonds)



Access to various types of assets



Notes can be sold at any time¹



Principal 100% guaranteed at maturity²

The unique expertise of Desjardins



A Canadian leader in structured products



20+ years of experience



1/4 of structured product market shares in Canada³



Prize winners for the past 8 years, our structured products are the most rewarded in Canada⁴

¹ Early trading fees may apply.

² Principal 100% guaranteed at maturity by the issuer, the Fédération des caisses Desjardins du Québec.

³ Source: Strategic Insight. Retail Brokerage and Distribution Report—Canada, Winter 2019 and Deposit Advisory Service—Canada, Spring 2019.

⁴ At the Structured Retail Products Americas Awards.



Desjardins
Wealth Management
Investments

We have a solution to help you diversify your portfolio

We offer notes to help you meet your investment objectives based on various market views. Here are the key characteristics of the notes that may be available:

OPTIMAL START

(E.g., Desjardins Global Financial Groups Optimal Start Principal Protected Notes)

These notes allow the investor to benefit from the best entry point at the beginning of the investment term, while the principal remains fully guaranteed at maturity.

The product that took home the Deal of the Year award at the SRP – 2019⁴

ENHANCED MARKET PARTICIPATION

(E.g., Desjardins Overseas Equity Principal Protected Notes)

These notes offer the potential return of a basket of securities of companies from various sectors. In addition to fully guaranteeing your principal at maturity, the notes aim to offer a return linked to the basket's performance, enhanced by a higher participation rate, subject to a maximum return.

INCOME OPTIONS AVAILABLE

These notes give you access to one of two types of coupons:

Contingent coupons, which are designed to provide coupon payments during the term. Annual coupons may be paid based on the performance of a basket of securities.

Guaranteed coupons, which offer both guaranteed coupons during the term and the return potential of a basket of securities, subject to a maximum return.

Your representative can recommend the investment solution that's right for you based on your personal situation and objectives. 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 documentation related to a note issuance in particular is available on the summary page of that particular issuance. 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 interest 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.