

Market-Linked Guaranteed Investment (MLGI)
DIVERSITY SERIES
GUARANTEED INVESTMENT
Term: 3 & 5 Year Terms Available



Overview

Guaranteed Investment - Diversity Series offers the potential return of companies from diverse economic sectors around the world that have adopted diversity policies and where women hold 30% of board seats. This is a responsible investment linked to the corporate governance practices.

- Capital 100% guaranteed at maturity
- Protected by deposit insurance¹
- Interest paid at maturity
- Eligible to RRSP and TSFA plans
- Non-eligible to the following plans: locked-in RRSP, RDSP, FTA, RRIF, LIRA and LIF
- Income taxed at maturity if investment is nonregistered²
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

3 YEAR TERM PERFORMANCE INDICATORS	\$1000 AND MORE
Maximum annual compound rate of return	7.72%
Minimum annual compound rate of return	0.99%
Maximum cumulative return	25.00%
Minimum cumulative return	3.00%
Participation rate	100%
Pre-investment period	1.95%
KEY DATES	
Sale period	November 22, 2022 – January 23, 2023
Opening index	February 1, 2023
Issue date	February 9, 2023
Investment maturity	February 9, 2026

5 YEAR TERM PERFORMANCE INDICATORS	\$1000 AND MORE
Maximum annual compound rate of return	9.16%
Minimum annual compound rate of return	1.27%
Maximum cumulative return	55.00%
Minimum cumulative return	6.50%
Participation rate	100%
Pre-investment period	1.95%
KEY DATES	
Sale period	November 22, 2022 – January 23, 2023
Opening index	February 1, 2023
Issue date	February 7, 2023
Investment maturity	February 7, 2028

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 credit union is the issuer of the investment

¹For more information on deposit insurance, please visit fsrao.ca. ²Except for interest paid before the issue date.

Investment Composition

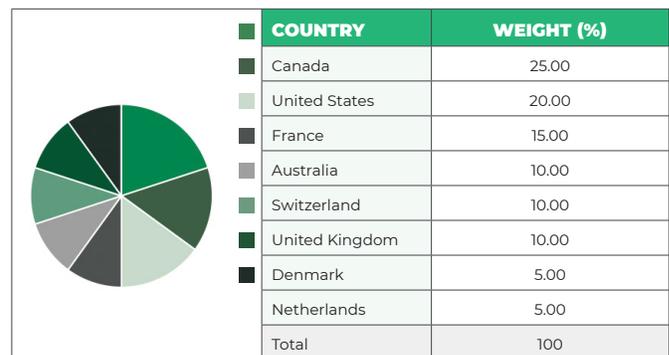
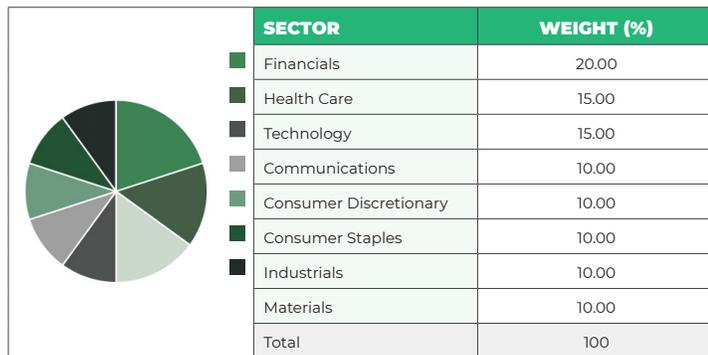
The reference basket comprises 20 companies operating worldwide. Each company has the same weight in the basket. These companies, selected from a variety of economic sectors, were carefully chosen based on the level of gender diversity in their board of directors.

COMPANY	SECTOR	COUNTRY
Agnico Eagle Mines Ltd	Materials	Canada
ASML Holding N.V.	Technology	Netherlands
Best Buy Co., Inc.	Consumer Discretionary	United States
Canadian Imperial Bank of Commerce	Financials	Canada
Cie Generale des Etablissements Michelin SCA	Consumer Discretionary	France
Cisco Systems, Inc.	Technology	United States
CSL Limited	Health Care	Australia
Ferguson Plc	Industrials	United Kingdom
Legrand SA	Industrials	France
Newcrest Mining Limited	Materials	Australia

COMPANY	SECTOR	COUNTRY
Novartis AG	Health Care	Switzerland
Novo Nordisk A/S	Health Care	Denmark
Publicis Groupe SA	Communications	France
Reckitt Benckiser Group Plc	Consumer Staples	United Kingdom
Sun Life Financial Inc.	Financials	Canada
Telus Corporation	Communications	Canada
Texas Instruments Inc.	Technology	United States
The Coca-Cola Company	Consumer Staples	United States
The Toronto-Dominion Bank	Financials	Canada
Zurich Insurance Group AG	Financials	Switzerland



Investment Composition Continued



Is this investment right for me?

This investment may be right for you if you:

- seek capital protection;
- have an investment horizon of 3 years or longer;
- wish to diversify your portfolio;
- don't plan to withdraw your investment prior to maturity;
- agree to forego 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?

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?

Up to the issue date, your investment generates interest at a max annual compound rate of return of 7.72% (3 Year Term) and 9.16% (5 Year Term). Between the issue date and the maturity date, the return is based on variations in the benchmark prices, up to a maximum cumulative return of 25.00%. (3 Year Term) and 55.00% (5 Year Term). 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.

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, unless a minimum return is specified, the return could be nil a maturity. Your capital is guaranteed 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?

The Investment Agreement does not provide the option of converting or redeeming this investment before maturity.

What happens during market upheavals?

Desjardins 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.

Information

To purchase this product or for more information, book at an appointment with your Financial Services Representative at www.yncu.com/BookAnAppointment or call our Service Excellence Centre at 1-888-413-YNCU (9628).

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.

