

Market-Linked Guaranteed Investment (MLGI)

GREEN NEIGHBOURHOODS

GUARANTEED INVESTMENT

Term: 3 & 5 Year Terms Available



Overview

Green Neighbourhoods Guaranteed Investment allows you to take advantage of the yield potential of environmentally conscious companies, including some in the renewable energy field, while protecting your capital.

- Higher return potential
- 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
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends
- No management fees

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
Maturity date	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
Maturity date	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

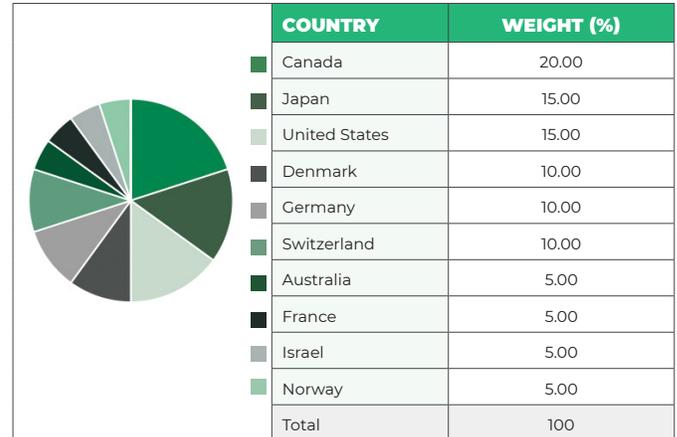
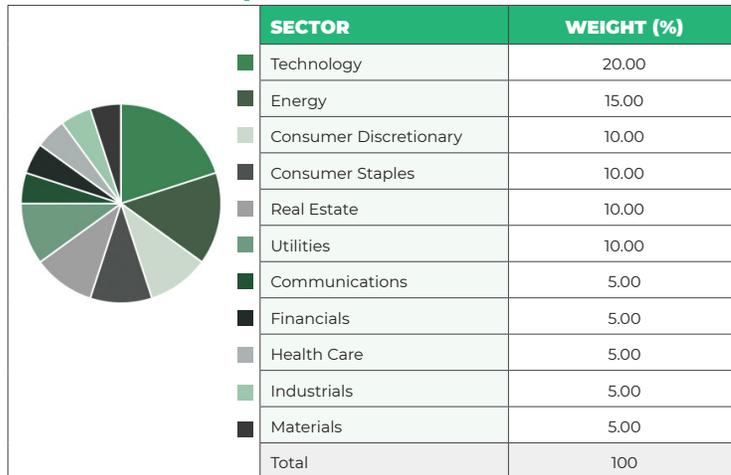
The basket of securities comprises 20 international companies which have the same weight in the basket. Representing a variety of economic sectors, including renewable energies, they have been carefully selected for their commitment to the environment and the initiatives they implemented to reduce the environmental impact of their operations. To know more about the selection criteria these companies met as of the issue date of the investment (any company to be included in the basket will respect these criteria when selecting), please visit desjardins.com/priority-terra-online and click on Company profiles.

COMPANY	SECTOR	COUNTRY
CGI Inc.	Technology	Canada
Daiwa House Industry Co., Ltd.	Consumer Discretionary	Japan
First Solar Inc.	Energy	United States
Goodman Group	Real Estate	Australia
Hydro One Limited	Utilities	Canada
KDDI Corporation	Communications	Japan
Magna International Inc.	Consumer Discretionary	Canada
Merck KGaA	Health Care	Germany
Mitsubishi Corporation	Consumer Staples	Japan
Mowi ASA	Consumer Staples	Norway

COMPANY	SECTOR	COUNTRY
Nutrien Limited	Materials	Canada
NVIDIA Corporation	Technology	United States
Orsted A/S	Utilities	Denmark
Partners Group Holding AG	Financials	Switzerland
SAP SE	Technology	Germany
Schneider Electric SE	Industrials	France
SolarEdge Technologies Inc.	Energy	Israel
STMicroelectronics NV	Technology	Switzerland
Vestas Wind Systems A/S	Energy	Denmark
Welltower Inc.	Real Estate	United States



Investment Composition Continued



Is this investment right for me?

This investment may be right for you if you:

- seek capital protection;
- wish to diversify your portfolio;
- have an investment horizon of 3 years or longer;
- 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?

Member will receive a notice shortly before maturity and can contact their Financial Services Representative to provide renewal instructions. At maturity if there are no renewal instructions provided by the member, the investment will be renewed into a 1 year cashable term at the current market rates.

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.

