

Overview

The 5-Year Global Market GIC allows one to invest in the Global equity markets with exposure to a broad selection of Global companies. The 5-Year Global Market GIC is linked to a basket of select international companies and allows one to invest in the market but have protection against the downside, as it guarantees that the member's principal is 100% protected.

Key Highlights and Benefits

Sales Period: November 19, 2024 – January 20, 2025

- No management fees or commissions
- An investment in which 100% of the principal is guaranteed at maturity
- It adds diversification to your portfolio

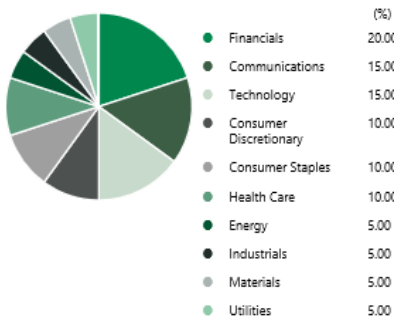
How is the return calculated?

The payout amount is calculated on the Desjardins Global Market basket based on the percentage difference between the opening level and the simple average of the closing level on three key dates: December 7, 2029, January 7, 2030, and February 7, 2030.

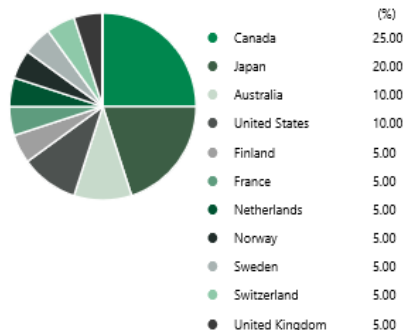
Product Features

- Pre-Issue Rate: 0.30% paid up to the GIC start date
- Term: 5 years
- GIC Start Date: February 7, 2025
- GIC Maturity Date: February 13, 2030
- Index: Desjardins Global Market Basket
- Constituents in the portfolio are equally weighted *on the inception date only*
- Interest paid at maturity
- Participation Rate: 100%
- Minimum Guaranteed Total Return: 0.0%
- Maximum Total Return: 46.0%

Sectorial Allocation



Geographic Allocation



Product Minimum Investment

| | |
|----------------|-------|
| RRIF | \$500 |
| RRSP | \$500 |
| TFSA | \$500 |
| Non-Registered | \$500 |

How do Stock Market GICs work?

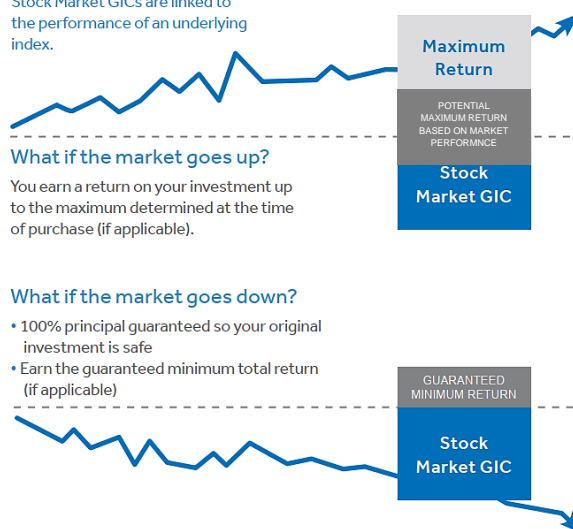
Stock Market GICs are linked to the performance of an underlying index.

What if the market goes up?

You earn a return on your investment up to the maximum determined at the time of purchase (if applicable).

What if the market goes down?

- 100% principal guaranteed so your original investment is safe
- Earn the guaranteed minimum total return (if applicable)



This investment might be ideal for you

- If you have an investment horizon of at least five years
- If you don't plan to withdraw your investment prior to maturity