

Desjardins named Best House, Capital Protection in Americas for the second year in a row at the Structured Retail Products Americas Awards

Desjardins is the most decorated financial institution in Americas at the SRP Americas 2024 Awards Ceremony, with seven awards.

Montreal, September 12, 2024 – For the second year in a row, Desjardins took home the prestigious **Best House, Capital Protection manufacturer award** at the SRP Americas Awards Ceremony. The UK-based firm [Structured Retail Products](#) (SRP) held the 2024 edition on September 11 in New Orleans. This award is for the Americas, and the winner was chosen based on total sales and external client satisfaction for their capital-protected products. Desjardins also won other awards during the evening.

"Winning these prestigious awards highlights the quality of the structured products we offer our members and clients. They also prove that these Desjardins products are meeting their needs and are continuing to inspire our teams to develop even more innovative and better performing investment solutions," said Denis Dubois, Executive Vice-President, Wealth Management and Life and Health Insurance at Desjardins Group. "For more than 25 years now, Desjardins has been receiving many international awards. We continue to work hard to remain a leader and pursue our growth and development across Canada."

In addition to this prestigious title, Desjardins also won the following SRP Americas 2024 Awards:

- **Best House, Canada** for the fifth year in a row. Desjardins had the best overall sales and external client satisfaction for its range of structured products.
- **Best Capital Protected Distributor, Americas** for the second year in a row. This award is presented to the American financial institution with the highest sales and overall returns for its capital-protected structured products that matured during the year ending March 31, 2024.
- **Best Distributor, Canada**. This award is presented to the Canadian financial institution with the highest sales and overall returns for its structured products that matured during the year ending March 31, 2024.
- **Best Performance, Canada**. This award is presented to the Canadian financial institution with the best performance for its entire range of structured products that matured during the year ending March 31, 2024.
- **Deal of the Year, Canada** for the second year in a row. Desjardins stood out thanks to the Zenitude Balanced Guaranteed Portfolio. This investment product offers capital protection and a minimum guaranteed return, as well as exposure to companies in various economic sectors and regions around the world.

- **Voice of the Customer.** This award is presented to the North or South American financial institution with the best external client satisfaction for its structured products.

About Desjardins Group

[Desjardins Group](#) is the largest cooperative financial group in North America and the sixth largest cooperative financial group in the world, with assets of \$444.3 billion as at June 30, 2024. It was named one of Canada's Best Employers by *Forbes* magazine and by Mediacorp. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. Ranked among the world's strongest banks according to *The Banker* magazine, Desjardins has some of the highest capital ratios and [credit ratings](#) in the industry.

About Structured Retail Products

[Structured Retail Products \(SRP\)](#), a division of Euromoney Global Limited, is a research firm that was founded in England in 2001. It provides news, data, research, events and training services related to structured products. The SRP Americas Awards are highly coveted in the industry. They recognize world leaders in structured products.

About structured products

Structured products can be broken down into two categories: market-linked guaranteed investments (MLGIs), also called market-linked GICs in the banking world, and structured notes.

An **MLGI** is a term deposit, governed by the *Deposit Institutions and Deposit Protection Act*, which guarantees capital upon maturity, as well as minimum returns when applicable. The variable portion of the return is linked to market growth. That means this type of guaranteed investment has a higher level of risk than traditional fixed-rate investments. At maturity, depending on how the markets perform, the variable return could be zero. However, any guaranteed interest will still be paid out. There's no way to be sure what the return based on market performance will be until the maturity date. Guaranteed investments are not a direct investment in the securities that make up the variable return portion. This means investors are not entitled to the same rights and benefits as shareholders, including the right to receive distributions or dividends, or the right to vote or attend shareholder meetings.

Principal protected notes: This is a debt instrument issued by a recognized financial institution (Desjardins) with the initial investment guaranteed at maturity. The return potential is higher than for traditional fixed-income securities, due to the market exposure provided by a diversified reference portfolio made up of company securities or exchange-traded funds (ETFs). Notes can also be redeemed at any time under certain conditions.

Non-principal protected notes: This is a debt instrument issued by a recognized financial institution (Desjardins) with no guarantee on the initial investment. Clients benefit from exposure to the stock markets through a diversified reference portfolio, as well as different levels of protection at maturity. The potential return is generally higher than that of the principal protected notes to offset the risk of capital loss if the reference portfolio returns fall below a certain level. Notes can also be redeemed at any time under certain conditions.

The variable return of market-linked guaranteed investments (MLGIs) may be nil at maturity. However, the initial investment and the annual guaranteed return, if any, are always guaranteed at maturity. Please read the investment agreement before investing.

Principal protected notes may not be suitable for all investors. Important information is contained in the information statement and oral disclosure document for each principal protected note. These documents are provided on the summary page for each issue. Before purchasing investments, investors should read these documents carefully and discuss the investment's suitability with their investment advisor or dealer representative. The notes can only be purchased in the Canadian jurisdictions where they are legally distributed, and only from people who are registered and authorized to sell them. Investments in these notes carry certain risks. Returns on notes are determined by the change in value of the underlying assets over the course of the term. There may be no return payable to the investor. Returns cannot be determined before maturity and past performance is not indicative of future returns. Some notes may be subject to caps, participation rates or other limits affecting returns. For principal protected notes, the full principal amount is only repaid at maturity.

Non-principal protected notes may not be suitable for all investors. Important information is contained in the base shelf prospectus, prospectus supplement and pricing supplement for each non-principal protected note. Before purchasing investments, investors should read these documents carefully and discuss the investment's suitability with their investment advisor or dealer representative. The notes can only be purchased in the Canadian jurisdictions where they are legally distributed, and only from people who are registered and authorized to sell them. Investments in these notes carry certain risks. Repayment of the full principal amount is not guaranteed and depends on the performance of the reference portfolio. You could lose part or virtually all of your initial investment. Returns on notes are determined by the change in value of the underlying assets over the course of the term. There may be no return payable to the investor. Returns cannot be determined before maturity and past performance is not indicative of future returns. Some notes may be subject to caps, thresholds, participation rates or other features affecting returns.

Neither principal protected notes nor non-principal protected notes are considered insured deposits under Quebec's *Deposit Institutions and Deposit Protection Act*, the *Canada Deposit Insurance Corporation Act*, or any other deposit insurance plan.

For more information (media inquiries only):

Public Relations

514-281-7000 or 1-866-866-7000, ext. 5553436

media@desjardins.com

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