



Canadian Market-Linked GIC

OVERVIEW

The Canadian Market-Linked GIC allows you to capitalize on the Canadian equity markets with exposure to 20 major companies in Canada across several business sectors, including financials, energy, technology and telecommunications. It offers the potential upside of the stock market with a 100% principal guarantee at maturity.

KEY BENEFITS:

- No management fees or commissions
- 100% participation rate – means you receive 100% of the market appreciation up to the maximum of 9% for the 2-year term, 15% for the 3-year term, 24% for the 4-year term, and 39% for the 5-year term.
- Principal completely guaranteed at maturity
- Principal deposits are fully guaranteed by Deposit Guarantee Corporation of Manitoba

HIGHLIGHTS:

- \$1,000 minimum investment
- 2-year, 3-year, 4-year, or 5-year term
- Gain paid as interest at maturity
- Market Linked Terms are non-redeemable until maturity
- Deposits can be made only during the sales period and prior to the contract issue date
- Potential to earn higher returns linked to a set of stocks as outlined in the terms and conditions
- In the event of death prior to maturity; zero gain will be received by the member or the estate administrator may ask to continue the investment until maturity

THIS INVESTMENT MIGHT BE IDEAL FOR YOU:

Market-Linked GICs fit investors who are seeking both security and returns that are higher than the more familiar secure investments (GICs, term savings). They offer a 100% capital guarantee and variable return.

- It offers 100% principal protection
- It offers exposure to the Canadian Stock market
- If you have an investment horizon of at least 2 years
- If you don't plan to withdraw your investment prior to maturity
- If you don't require an annual source of income from the investment
- If you want the security of guaranteed principal protection while taking advantage of a higher growth potential

Canadian Market-Linked GIC

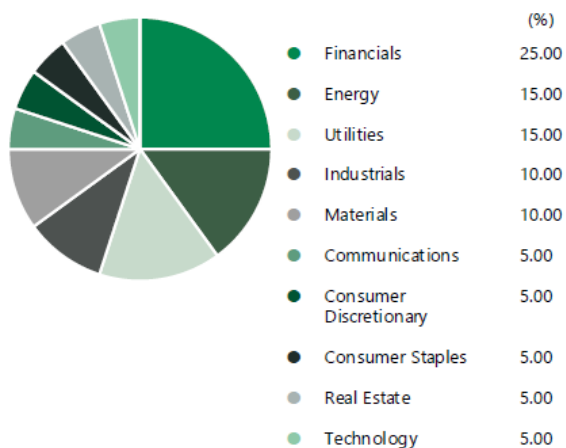
OVERVIEW OF THE CANADIAN MARKET-LINKED GIC

The Canadian Market-Linked GIC offers exposure to a diversified group of large and well-known Canadian companies across several sectors.

BASKET OF SECURITIES

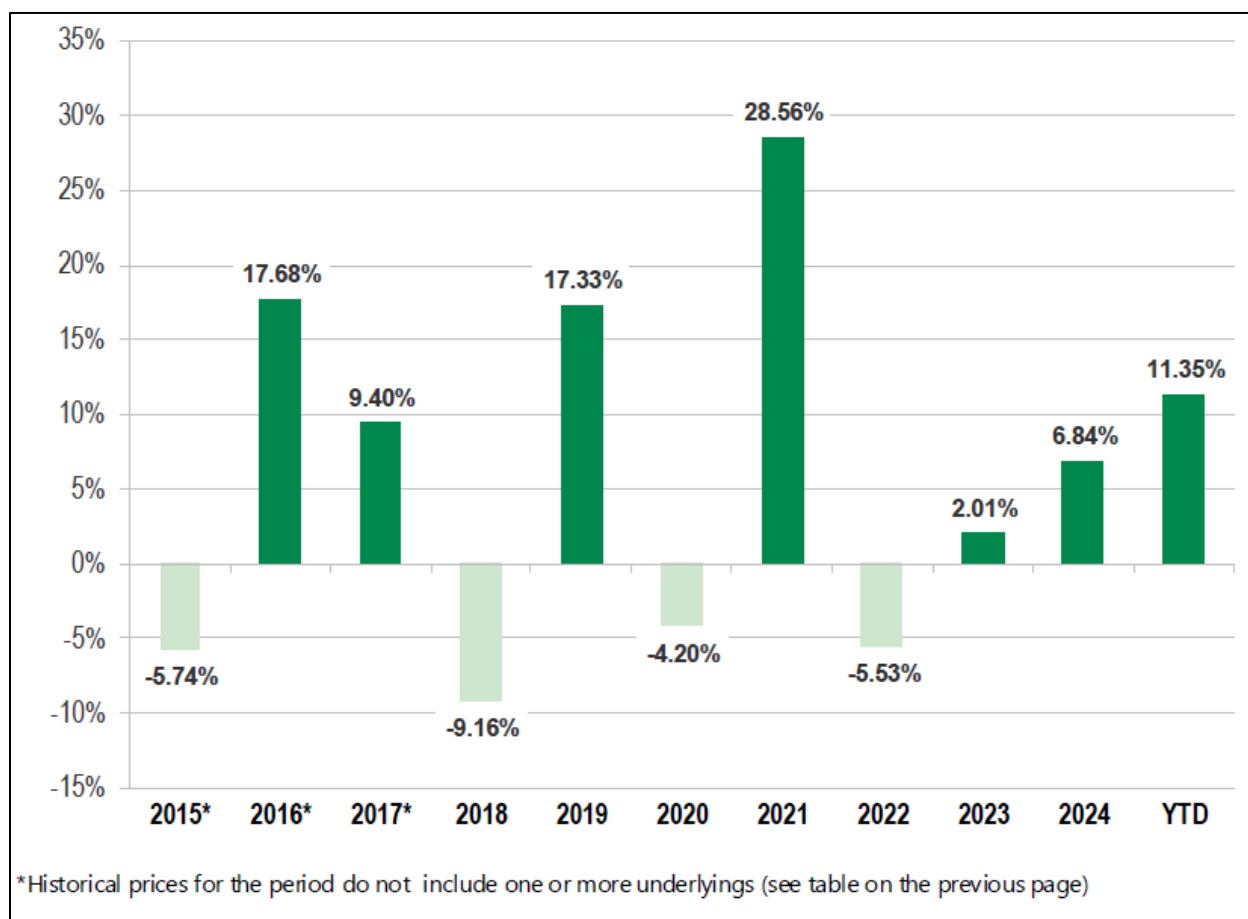
Underlying (20)	(%)
Algonquin Power & Utilities Corp. (AQN CT EQUITY)	5.00
Bank of Montreal (BMO CT EQUITY)	5.00
Bank of Nova Scotia (BNS CT EQUITY)	5.00
Canadian Imperial Bank of Commerce (CM CT EQUITY)	5.00
Canadian National Railway Company (CNR CT EQUITY)	5.00
Canadian Natural Resources Limited (CNQ CT EQUITY)	5.00
Canadian Utilities Limited (CU CT EQUITY)	5.00
CGI Inc. (GIB/A CT EQUITY)	5.00
Emera Inc. (EMA CT EQUITY)	5.00
Enbridge Inc. (ENB CT EQUITY)	5.00
First Capital Real Estate Investment Trust (FCR-U CT EQUITY)	5.00
Magna International Inc. (MG CT EQUITY)	5.00
National Bank of Canada (NA CT EQUITY)	5.00
Nutrien Limited (NTR CT EQUITY) *Historical prices date back to: 2017-12-29	5.00
Power Corporation of Canada (POW CT EQUITY)	5.00
Saputo Inc. (SAP CT EQUITY)	5.00
Suncor Energy Inc. (SU CT EQUITY)	5.00
Telus Corporation (T CT EQUITY)	5.00
Thomson Reuters Corporation (TRI CT EQUITY)	5.00
West Fraser Timber Co. Ltd. (WFG CT EQUITY)	5.00

Sectorial Allocation



Canadian Market-Linked GIC

CANADIAN MARKET BASKET PERFORMANCE BY YEAR



CANADIAN MARKET BASKET PERFORMANCE BY PERIOD

Period	1 year	2 years	3 years	4 years	5 years	10 years	Annual Compound Returns (%)
Performance	11.50%	15.65%	5.48%	3.80%	12.37%	6.32%*	

*Historical prices for the period do not include one or more underlyings (see table on the previous page)

Values as of October 31, 2025. Provided for illustrative purposes only. Past performance is not indicative of future returns. If there is a discrepancy between the information provided in this document and the products characteristics provided in the investment agreement, the later prevail.

CANADIAN MARKET BASKET SECURITIES DESCRIPTION

Stock symbol	Company	Sector	Description*
AQN CT	Algonquin Power & Utilities Corp.	Utilities	Algonquin Power & Utilities Corp. owns and has interests in a diverse portfolio of renewable power generation and sustainable infrastructure assets across North America. The Company's interests include renewable energy facilities, thermal energy facilities, and water distribution and waste-water facilities.
BMO CT	Bank of Montreal	Financials	Bank of Montreal, doing business as BMO Financial Group, is a Canadian chartered bank which operates throughout the world. The Bank offers commercial, corporate, governmental, international, personal banking, and trust services. Bank of Montreal also offers full brokerage, underwriting, investment, and advisory services.
BNS CT	Bank of Nova Scotia	Financials	The Bank of Nova Scotia provides retail, commercial, international, corporate, investment and private banking services and products.
CM CT	Canadian Imperial Bank of Commerce	Financials	Canadian Imperial Bank of Commerce provides banking and financial services to consumers, individuals, and corporate clients in Canada and around the world.
CNR CT	Canadian National Railway Company	Industrials	Canadian National Railway Company operates a network of track in Canada and the United States. The Company transports forest products, grain and grain products, coal, sulfur, and fertilizers, intermodal, and automotive products. Canadian National operates a fleet of locomotives and railcars.

Stock symbol	Company	Sector	Description*
CNQ CT	Canadian Natural Resources Limited	Energy	Canadian Natural Resources Ltd. acquires, explores for, develops, and produces natural gas, crude oil, and related products. The Company operates in the Canadian provinces of Alberta, northeastern British Columbia and Saskatchewan. Canadian Natural also operates in areas which have access for exploration activities and where pipeline systems already exist.
CU CT	Canadian Utilities Limited	Utilities	Canadian Utilities Limited conducts operations in electrical utility services, independent power production, and retail gas and electricity marketing. The Company also distributes, transmits, gathers, processes, and stores natural gas. In addition, Canadian Utilities provides technical logistical services and billing and call center services.
GIB/A CT	CGI Inc.	Technology	CGI Inc. provides information technology services. The Company offers business consulting, system integration, IT outsourcing, application, business process, and infrastructure services. CGI serves health care, life science, insurance, manufacturing, oil and gas, and communication sectors worldwide.
EMA CT	Emera Inc.	Utilities	Emera Inc. owns and operates a broad portfolio of electric and natural gas generation, transmission and distribution assets and services, and has an overall strategic focus on transformation to cleaner energy. The Company serves customers across Canada, the Caribbean and the United States, including Florida and New Mexico.
ENB CT	Enbridge Inc.	Energy	Enbridge Inc. operates as an energy delivery company. The Company offers crude oil and liquids pipeline systems involved in energy projects, natural gas transmission, and midstream businesses, as well as distributes electricity and retail energy products. Enbridge conducts its business in North America.

Source: MSCI – Bloomberg

CANADIAN MARKET BASKET SECURITIES DESCRIPTION

Stock symbol	Company	Sector	Description*
FCR-U CT	First Capital Real Estate Investment Trust	Real Estate	First Capital is a leading owner, operator and developer of grocery anchored and mixed-use real estate located in Canada's most densely populated cities. First Capital's focus is on creating thriving urban neighbourhoods to generate value for businesses, residents, communities and our investors.
MG CT	Magna International Inc.	Consumer Discretionary	Magna International Inc. retails auto parts. The Company offers body exteriors, chassis structures, transmissions, lighting, seating, and fuel systems. Magna International serves customers worldwide.
NA CT	National Bank of Canada	Financials	National Bank of Canada provides a full array of banking services, including retail, corporate and investment banking. The Bank, through its subsidiaries, is involved in securities brokerage, insurance and wealth management, as well as mutual fund and retirement plan management.
NTR CT	Nutrien Limited	Materials	Nutrien Ltd. provides crop inputs and services. The Company produces and distributes potash, nitrogen, and phosphate products for agricultural, industrial, and feed customers. Nutrien serves the agriculture industry worldwide.
POW CT	Power Corporation of Canada	Financials	Power Corporation of Canada operates as a diversified management and holding company. The Company invests in financial services, communications, utility, industrial, and energy sectors. Power serves customers worldwide.

Stock symbol	Company	Sector	Description*
SAP CT	Saputo Inc.	Consumer Staples	Saputo Inc. manufactures dairy and grocery products. The Company manufactures Italian cheeses, European cheeses, and North American cheeses. Saputo also operates a distribution network through which it markets a variety of imported cheeses and non-dairy products to complement its cheese offerings. The Company also produces and distributes snack cakes, cookies, breads, and soups.
SU CT	Suncor Energy Inc.	Energy	Suncor Energy Inc. is an integrated energy company. The Company explores and develops petroleum resource basins, including oil sands development and upgrading, onshore and offshore oil and gas production, petroleum refining, and product marketing. Suncor Energy conducts its business in the United States, United Kingdom, and Canada.
T CT	Telus Corporation	Communications	TELUS Corporation is a telecommunications company providing a variety of communications products and services. The Company provides voice, data, Internet, and wireless services to businesses and consumers in Canada.
TRI CT	Thomson Reuters Corporation	Industrials	Thomson Reuters Corporation provides business information services. The Company offers information-enabled software and tools for legal, tax, accounting, and compliance professionals. Thomson Reuters also provides news services worldwide.
WFG CT	West Fraser Timber Co. Ltd.	Materials	West Fraser Timber Co. Ltd. is a diversified wood products company. The Company produces oriented strand board, laminated veneer lumber, medium density fiberboard, plywood, particleboard, and other wood products including pulp, newsprint, wood chips, and renewable energy. West Fraser Timber serves customers in the United States, Canada, and Europe.

Source: MSCI – Bloomberg