



Ag & Mining Market-Linked GIC

OVERVIEW

The Ag & Mining Market-Linked GIC allows you to capitalize on 10 well-known Ag & Mining companies across the globe. 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 in the market-linked GIC up to a maximum of 18.00% for the 3-year term and 35.00% for the 5-year term.
- Principal is completely guaranteed at maturity
- Principal deposits are fully guaranteed by Deposit Guarantee Corporation of Manitoba

HIGHLIGHTS:

- \$1,000 minimum investment
- 3-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
- If you have an investment horizon of at least 3 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

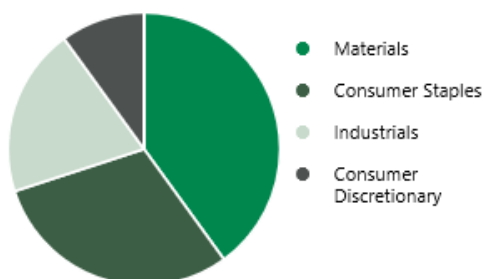
OVERVIEW OF THE AG & MINING MARKET-LINKED GIC

The Ag & Mining Market-Linked GIC offers exposure to a group of large and well-known Ag & Mining companies.

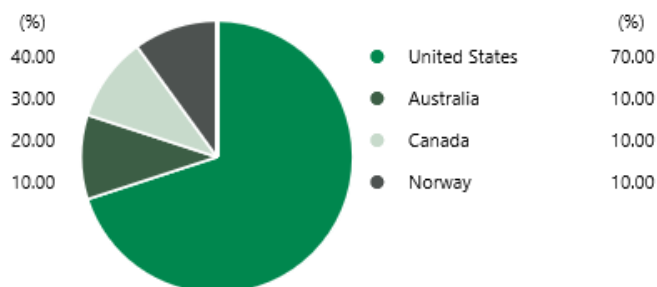
BASKET OF SECURITIES

Underlying (10)	(%)
Archer-Daniels-Midland Company (ADM UN EQUITY)	10.00
BHP Group (BHP AT EQUITY)	10.00
Corteva, Inc. (CTVA UN EQUITY) *Historical prices date back to: 2019-05-24	10.00
Deere & Company (DE UN EQUITY)	10.00
Ingredion Inc. (INGR UN EQUITY)	10.00
Nutrien Limited (NTR CT EQUITY) *Historical prices date back to: 2017-12-29	10.00
The Toro Company (TTC UN EQUITY)	10.00
Tractor Supply Company (TSCO UW EQUITY)	10.00
Tyson Foods, Inc. (TSN UN EQUITY)	10.00
Yara International ASA (YAR NO EQUITY)	10.00

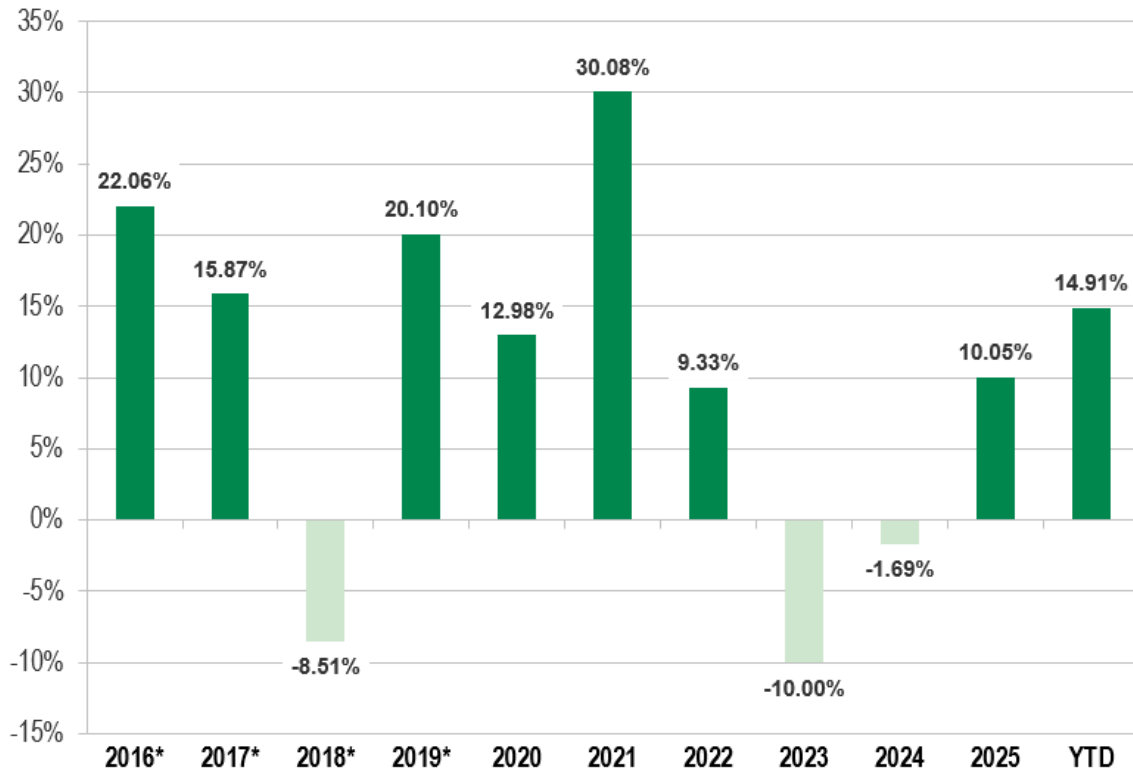
Sectorial Allocation



Geographic Allocation



AG & MINING BASKET PERFORMANCE BY YEAR



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

AG & MINING BASKET PERFORMANCE BY PERIOD

Period	1 year	2 years	3 years	4 years	5 years	10 years
Performance	24.42%	11.37%	3.64%	2.59%	4.28%	9.48%*

Annual
Compound
Returns
(%)

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

Values as of April 30, 2026. 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.

AG & MINING BASKET SECURITIES DESCRIPTION

Stock symbol	Company	Country	Sector	Description**
ADM Un	Archer-Daniels-Midland Company	United States	Consumer Staples	Archer-Daniels-Midland Company procures, transports, stores, and merchandises agricultural commodities and products. The Company processes oilseeds, corn, milo, oats, barley, peanuts, and wheat. Archer-Daniels-Midland also processes produce products which have primarily two end uses including food or feed ingredients.
BHP AT	BHP Group	Australia	Materials	BHP Group Limited operates as a mining company. The Company engages in the exploration, development, production, and processing of iron ore, metallurgical coal, and copper. BHP Group serves customers worldwide.
CTVA UN	Corteva, Inc.	United States	Materials	Corteva, Inc. provides agricultural products. The Company offers seeds and crop protection products, as well as software solutions and digital services. Corteva serves customers worldwide.
DE UN	Deere & Company	United States	Industrials	Deere & Company manufactures and distributes a range of agricultural, construction, forestry, and commercial and consumer equipment. The Company supplies replacement parts for its own products and for those of other manufacturers. Deere also provides product and parts financing services. Deere and Company extends its services and products worldwide.
INGR UN	Ingredion Inc	United States	Consumer Staples	Ingredion Inc. refines corn and produces sweeteners and starches. The Company offers wide range of industries, including the food, soft drink, brewing, pharmaceutical, corrugating, paper, and textile industries. Ingredion has Company-owned operations, joint ventures, alliances, and technical licenses worldwide.

Stock symbol	Company	Country	Sector	Description**
NTR CT	Nutrien Limited	Canada	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.
TTC UN	The Toro Company	United States	Industrials	The Toro Company designs, manufactures, and markets a range of turf equipment. The Company's products include professional turf maintenance equipment, turf and agricultural irrigation systems, landscaping equipment, and residential yard products. Toro's products are sold worldwide.
TSCO UW	Tractor Supply Company	United States	Consumer Discretionary	Tractor Supply Company operates a retail farm store chain in the United States. The Company provides farm maintenance, animal, general maintenance, lawn and garden, light truck equipment, work clothing, and other products. Tractor Supply serves ranchers, hobby, part-time, and full-time farmers, as well as rural customers, contractors, and tradesman.
TSN UN	Tyson Foods, Inc	United States	Consumer Staples	Tyson Foods, Inc. produces, distributes, and markets chicken, beef, pork, prepared foods, and related allied products. The Company's products are marketed and sold to national and regional grocery retailers, regional grocery wholesalers, meat distributors, warehouse club stores, military commissaries, and industrial food processing companies.
YAR NO	Yara International ASA	Norway	Materials	Yara International ASA produces, distributes, and sells nitrogen-based mineral fertilizers and related industrial products. The Company also sells a range of phosphate and potash-based mineral fertilizers, as well as complex and specialty mineral fertilizer products.

Source: MSCI