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 11.7% for the 2-year term, 20% for the 3-year term, 31% for the 4-year term, and 44% 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
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
WSP Global Inc. (WSP CT EQUITY)	5.00

Sectorial Allocation

Sector	(%)
Financials	25.00
Energy	15.00
Industrials	15.00
Utilities	15.00
Materials	10.00
Communications	5.00
Consumer Discretionary	5.00
Consumer Staples	5.00
Technology	5.00

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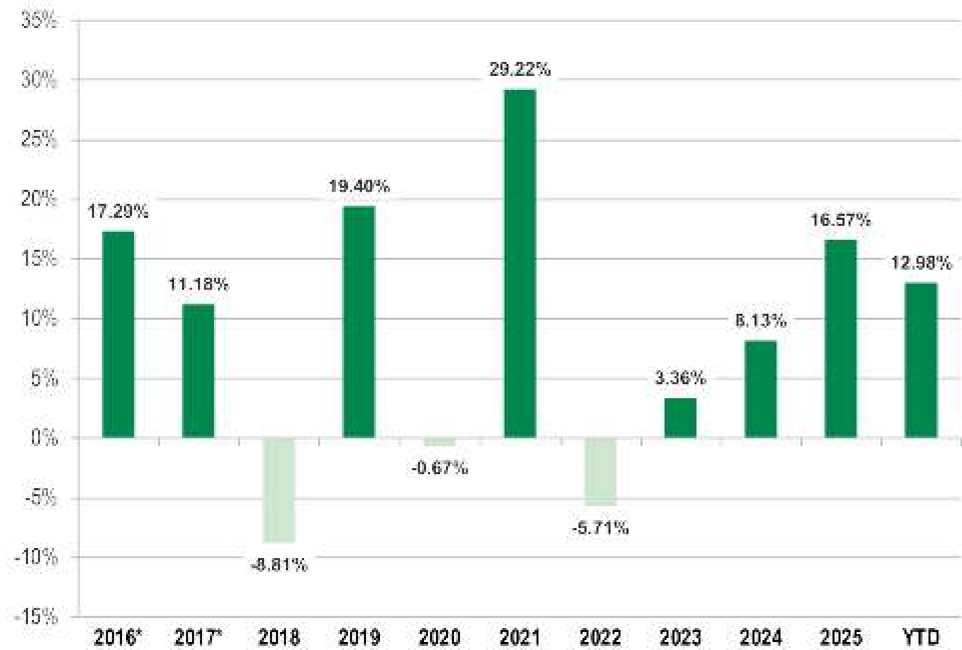
Canadian Market-Linked GIC

CANADIAN MARKET BASKET PERFORMANCE BY YEAR



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

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CANADIAN MARKET BASKET PERFORMANCE BY PERIOD

Period	1 year	2 years	3 years	4 years	5 years	10 years
Performance	19.90%	17.34%	13.86%	9.32%	9.00%	8.40%*

Annual Compound Returns (%)

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

Values as of August 31, 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.

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Canadian Market-Linked GIC

CANADIAN MARKET BASKET SECURITIES DESCRIPTION

STOCK SYMBOL	COMPANY	DESCRIPTION
AQN CT	Algonquin Power & Utilities Corp.	Algonquin Power & Utilities Corp. owns regulated utilities and renewable power assets.
BMO CT	Bank of Montreal	Bank of Montreal (BMO Financial Group) provides commercial, corporate and personal banking.
BNS CT	Bank of Nova Scotia	The Bank of Nova Scotia provides retail, commercial and international banking.
CM CT	Canadian Imperial Bank of Commerce	CIBC provides banking and financial services in Canada and worldwide.
CNR CT	Canadian National Railway Company	Canadian National Railway operates a freight rail network across North America.
CNQ CT	Canadian Natural Resources Limited	Canadian Natural Resources Ltd. explores for and produces oil and natural gas.
CU CT	Canadian Utilities Limited	Canadian Utilities Limited operates electricity and natural gas utilities.
GIB/A CT	CGI Inc.	CGI Inc. provides information technology and consulting services.
EMA CT	Emera Inc.	Emera Inc. owns and operates electric and natural gas utilities.
ENB CT	Enbridge Inc.	Enbridge Inc. transports oil and natural gas by pipeline across North America.

STOCK SYMBOL	COMPANY	DESCRIPTION
MG CT	Magna International Inc.	Magna International Inc. manufactures and supplies automotive parts.
NA CT	National Bank of Canada	National Bank of Canada provides retail, corporate and investment banking.
NTR CT	Nutrien Limited	Nutrien Ltd. provides crop nutrients, inputs and agricultural services.
POW CT	Power Corporation of Canada	Power Corporation of Canada is a diversified management and holding company.
SAP CT	Saputo Inc.	Saputo Inc. manufactures dairy products and cheese.
SU CT	Suncor Energy Inc.	Suncor Energy Inc. is an integrated oil and energy company.
T CT	Telus Corporation	TELUS Corporation provides telecommunications services in Canada.
TRI CT	Thomson Reuters Corporation	Thomson Reuters Corporation provides business information services.
WFG CT	West Fraser Timber Co. Ltd.	West Fraser Timber Co. Ltd. manufactures lumber and wood products.
WSP CT	WSP Global Inc.	WSP Global Inc. provides engineering and professional consulting services.

Source: MSCI – Bloomberg

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