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 20.00% for the 3-year term and 40.00% 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

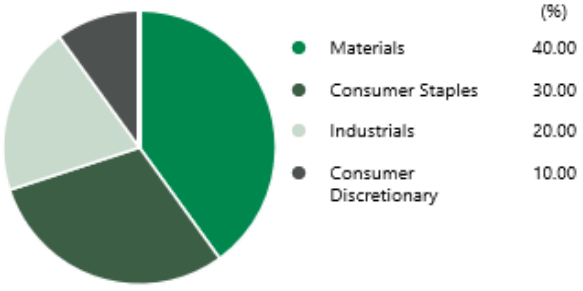
The Ag & Mining Market-Linked GIC offers exposure to a group of large and well-known Ag & Mining companies.

Ag & Mining Market-Linked GIC

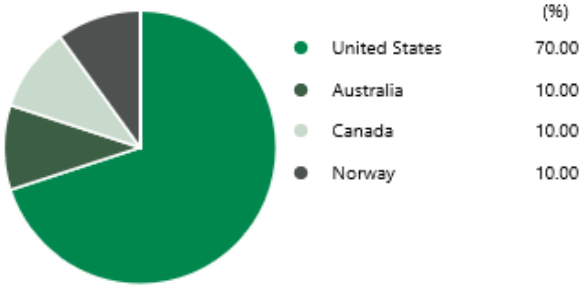
BASKET OF SECURITIES

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



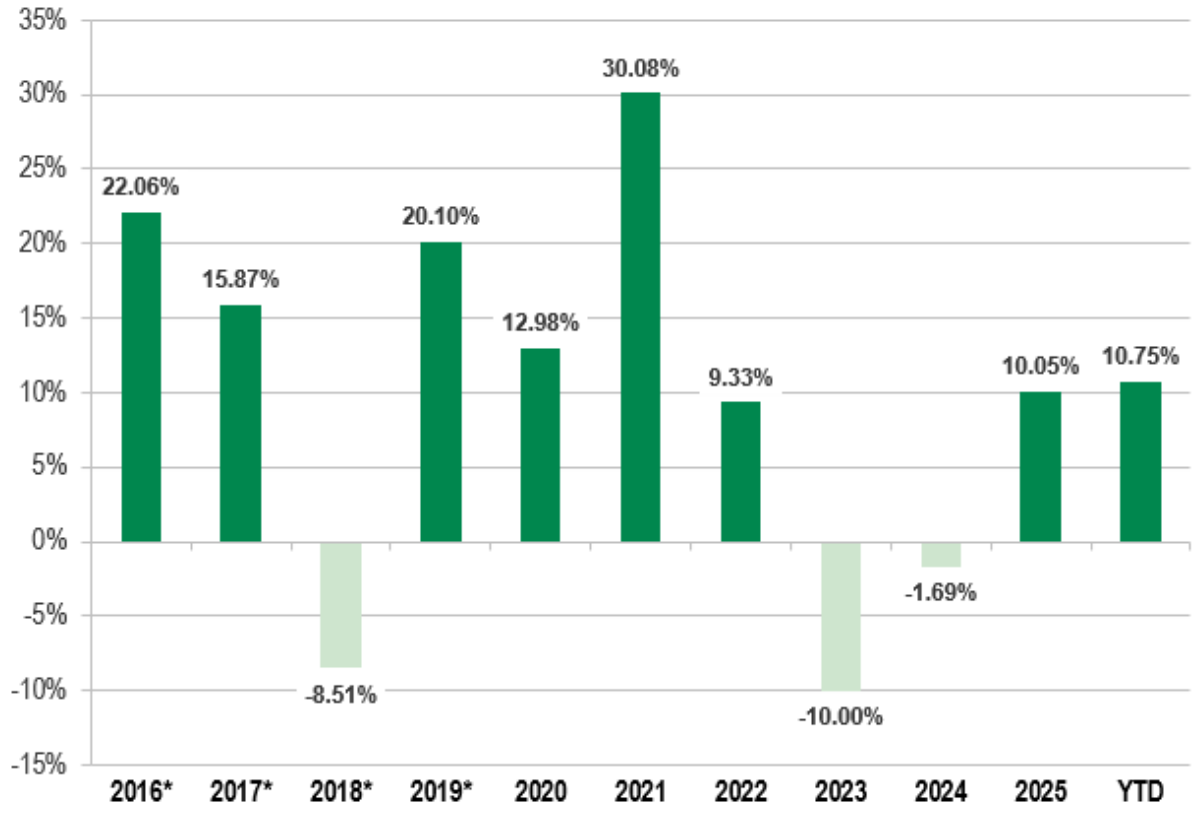
Geographic Allocation



Modified 2026-11-10

Ag & Mining Market-Linked GIC

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	15.06%	8.61%	7.50%	1.28%	4.06%	9.87%*

Annual Compound Returns (%)

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

Values as of October 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.

Modified 2026-11-10

Ag & Mining Market-Linked GIC

AG & MINING BASKET SECURITIES DESCRIPTION

STOCK SYMBOL	COMPANY	DESCRIPTION
ADM UN	Archer-Daniels-Midland Company	Archer-Daniels-Midland Company procures, transports, stores, and merchandises agricultural commodities and products.
BHP AT	BHP Group	BHP Group Ltd operates as an international resources company.
CTVA UN	Corteva, Inc.	Corteva, Inc. provides agricultural products.
DE UN	Deere & Company	Deere & Company manufactures and distributes a range of agricultural, construction, forestry, and commercial and consumer equipment.
INGR UN	Ingredion Inc.	Ingredion Inc. refines corn and produces sweeteners and starches.
NTR CT	Nutrien Limited	Nutrien Ltd. provides crop nutrients, inputs and agricultural services.
TTC UN	The Toro Company	The Toro Company designs, manufactures, and markets a range of turf equipment.
TSCO UW	Tractor Supply Company	Tractor Supply Company operates a retail farm store chain in the United States.
TSN UN	Tyson Foods, Inc.	Tyson Foods, Inc. produces, distributes, and markets chicken, beef, pork, prepared foods, and related allied products.
YAR NO	Yara International ASA	Yara International ASA produces, distributes, and sells nitrogen-based mineral fertilizers and related industrial products.

Source: MSCI

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