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 15% for the 2-year term, 25% for the 3-year term, 35% for the 4-year term, and 50% 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

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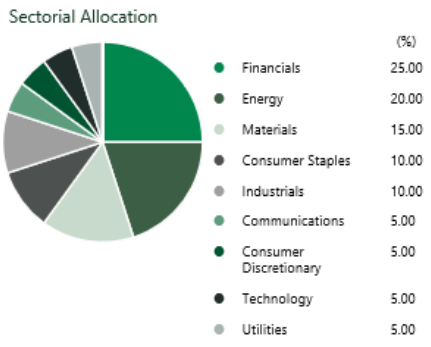
Canadian Market-Linked GIC

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

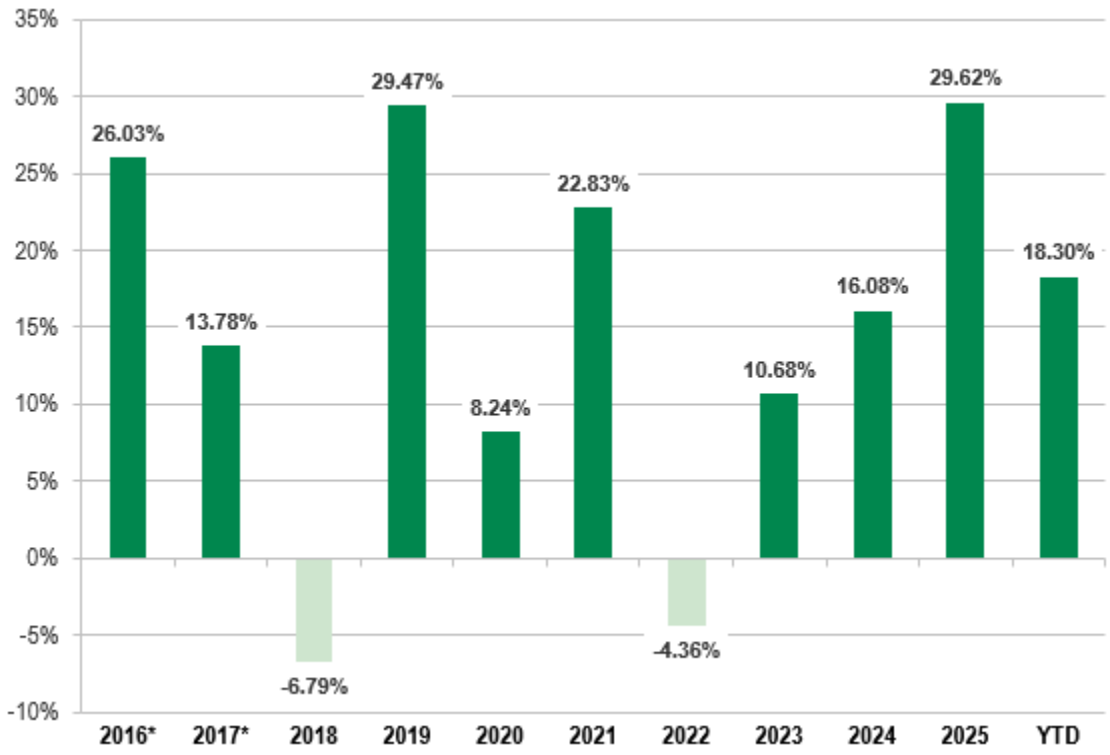
Underlying (20)	(%)
Agnico Eagle Mines Ltd (AEM CT EQUITY)	5.00
Alimentation Couche-Tard Inc. (ATD CT EQUITY)	5.00
Bank of Montreal (BMO CT EQUITY)	5.00
Bank of Nova Scotia (BNS CT EQUITY)	5.00
BCE Inc. (BCE CT EQUITY)	5.00
Canadian National Railway Company (CNR CT EQUITY)	5.00
Canadian Natural Resources Limited (CNQ CT EQUITY)	5.00
Canadian Pacific Kansas City Limited (CP CT EQUITY)	5.00
Enbridge Inc. (ENB CT EQUITY)	5.00
Fortis Inc. (FTS CT EQUITY)	5.00
Kinross Gold Corporation (K CT EQUITY)	5.00
Loblaw Companies Limited (L CT EQUITY)	5.00
Magna International Inc. (MG CT EQUITY)	5.00
Manulife Financial Corporation (MFC CT EQUITY)	5.00
Nutrien Limited (NTR CT EQUITY) *Historical prices date back to: 2017-12-29	5.00
Pembina Pipeline Corporation (PPL CT EQUITY)	5.00
Shopify Inc. (SHOP CT EQUITY)	5.00
Sun Life Financial Inc. (SLF CT EQUITY)	5.00
TC Energy Corporation (TRP CT EQUITY)	5.00
The Toronto-Dominion Bank (TD CT EQUITY)	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)

CANADIAN MARKET BASKET PERFORMANCE BY PERIOD

Period	1 year	2 years	3 years	4 years	5 years	10 years
Performance	24.70%	22.63%	25.73%	19.86%	12.87%	16.50%*

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.

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Canadian Market-Linked GIC

CANADIAN MARKET BASKET SECURITIES DESCRIPTION

STOCK SYMBOL	COMPANY	DESCRIPTION
AEM CT	Agnico Eagle Mines Ltd	Agnico Eagle Mines Limited is a gold producer with operations primarily in northwestern Quebec, northern Mexico, northern Finland and Nunavut.
ATD CT	Alimentation Couche-Tard Inc.	Alimentation Couche-Tard Inc. operates a network of 24-hour convenience stores.
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.
BCE CT	BCE Inc.	BCE Inc. provides telecommunications and media services in Canada.
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.
CP CT	Canadian Pacific Kansas City Limited	Canadian Pacific Kansas City Limited is a Class 1 transcontinental railway, providing freight and intermodal services over a network in Canada and the United States.
ENB CT	Enbridge Inc.	Enbridge Inc. transports oil and natural gas by pipeline across North America.
FTS CT	Fortis Inc.	Fortis, Inc. operates as a gas and electric distribution company.
K CT	Kinross Gold Corporation	Kinross Gold Corporation is a global mining company focused on the exploration, development, and production of gold.
L CT	Loblaw Companies Limited	Loblaw Companies Limited is a retail and wholesale food distributor with operations across Canada.
MG CT	Magna International Inc.	Magna International Inc. manufactures and supplies automotive parts.
MFC CT	Manulife Financial Corporation	Manulife Financial Corporation provides insurance and investment management services.
NTR CT	Nutrien Limited	Nutrien Ltd. provides crop nutrients, inputs and agricultural services.
PPL CT	Pembina Pipeline Corporation	Pembina Pipeline Corporation transports, stores and markets petroleum products.
SHOP CT	Shopify Inc.	Shopify Inc. provides a cloud-based commerce platform.
SLF CT	Sun Life Financial Inc.	Sun Life Financial Inc. provides insurance, wealth and asset management services.
TRP CT	TC Energy Corporation	TC Energy Corporation operates a natural gas pipeline network serving Canadian and U.S. markets and provides energy and power infrastructure services.
TD CT	The Toronto-Dominion Bank	The Toronto-Dominion Bank conducts a general banking business through banking branches and offices located throughout Canada and overseas.

Source: MSCI – Bloomberg

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