

2025 Market Advantage GIC – 3-Year Canada Market GIC (S&P TSX 60 Index) – Issue #154

March 2025

Overview

The 3-Year Canada Stock Market GIC allows one to invest in the Canadian equity markets with exposure to a broad selection of Canadian companies. The 3-Year Canada Stock Market GIC is linked to the S&P/TSX 60 Index and allows one to invest in the market but have protection against the downside, as it guarantees that the member's principal is 100% protected.

Key Highlights and Benefits

Sales Period: March 18, 2025 – May 19, 2025

- No management fees or commissions
- A Canadian dollar investment in which 100% of the principal is guaranteed at maturity
- It adds diversification to your portfolio

Product Features

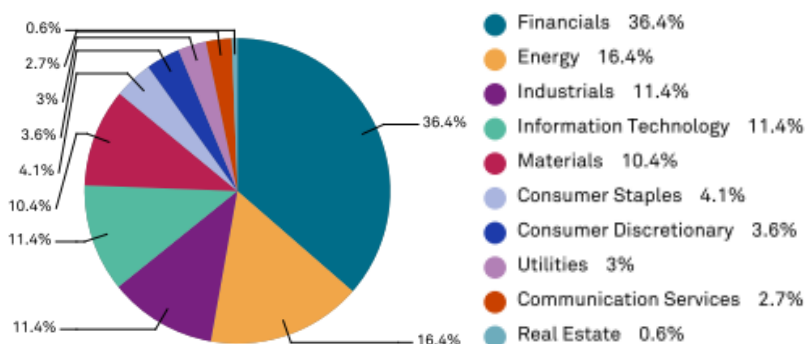
- Pre-Issue Rate: 0.30% paid up to the GIC start date
- Term: 3 years
- GIC Start Date: May 30, 2025
- GIC Maturity Date: May 30, 2028
- Index: S&P/TSX 60
- Market-Capitalization weighted index
- Interest paid at maturity
- Participation Rate: 100%
- Minimum Guaranteed Total Return: 2.00%
- Maximum Total Return: 18.0%

How is the return calculated?

The payout amount is calculated on the S&P/TSX 60 Index based on the percentage difference between the opening level and the simple average of the closing level on three key dates: March 24, 2028, April 24, 2028 and May 24, 2028.

Index: S&P/TSX 60

(Shown as of February 28, 2025)



Product Minimum Investment

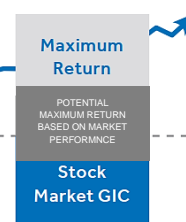
RRIF	\$500
RRSP	\$500
TFSA	\$500
Non-Registered	\$500

How do Stock Market GICs work?

Stock Market GICs are linked to the performance of an underlying index.

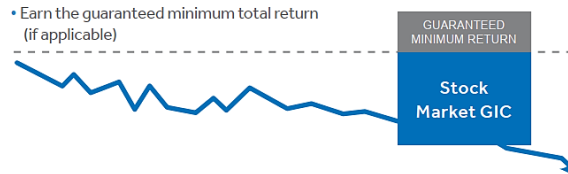
What if the market goes up?

You earn a return on your investment up to the maximum determined at the time of purchase (if applicable).



What if the market goes down?

- 100% principal guaranteed so your original investment is safe
- Earn the guaranteed minimum total return (if applicable)



This investment might be ideal for you

- If you have an investment horizon of at least three years
- If you don't plan to withdraw your investment prior to maturity

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Terms and conditions apply. Please see branch for details.

