

Overview

The 5-Year Stock Market GIC allows one to invest in the Canadian equity markets with exposure to select Canadian financial and utility-based companies. The 5-Year Stock Market GIC is 50% weighted in the S&P/TSX Capped Financials Index linked to 26 selected Canadian financial companies and 50% weighted in S&P/TSX Capped Utilities Index linked to 16 selected Canadian utilities companies. This GIC allows for exposure in these two segments while offering protection against downside risks as it guarantees that the member's principal is 100% protected.

Key Highlights and Benefits

Sales Period: January 4, 2021 – March 27, 2021

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

Product Features

- Pre-Issue Rate: 0.05% paid up to the GIC start date
- Term: 5 years
- GIC Start Date: March 30, 2021
- GIC Maturity Date: March 20, 2026
- Interest paid at maturity
- Participation Rate: 100%
- Minimum Guaranteed Total Return: 0%
- Maximum Total Return: 22%

Product Minimum Investment

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

This investment might be ideal for you

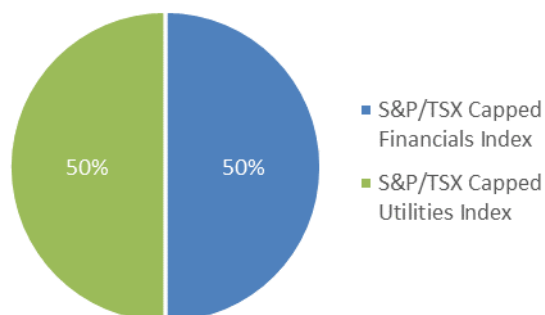
- If you have an investment horizon of at least five years
- If you don't plan to withdraw your investment prior to maturity
- If you agree to forgo a guaranteed return to benefit from a higher potential return than that offered by term savings

How is the return calculated?

The payout amount is calculated on a 50/50 weighting of each index based on the percentage difference between the opening levels and the simple average of the closing levels of each index on three key dates: January 16, 2026, February 17, 2026, March 17, 2026

Index: 50/50 S&P/TSX Capped Financials and Utilities

(Shown as at December 16, 2020)



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)

