

5-Year Global Diversified Stock Market GIC: Winter 2020

Overview

The 5-Year Global Diversified Stock Market GIC allows one capitalize on the return potential from different regions of the world with exposure to companies across 10 sectors including; energy, materials, industrial products, consumer discretionary, consumer staples, health care, financial services, information technology, telecommunications, and utilities. The 5-Year Global Diversified Stock Market GIC is linked to a basket of 20 selected equally weighted international companies allowing for geographical and sectoral diversification while offering protection against downside risks as it guarantees that the member's principal is 100% protected.

Key Highlights and Benefits

Sales Period: January 20, 2020 – March 21, 2020

- 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: 0.50% paid up to the GIC start date
- Term: 5 years
- GIC Start Date: March 25, 2020
- GIC Maturity Date: March 19, 2025
- Interest paid at maturity
- Participation Rate: 100%
- Minimum Guaranteed Total Return: 0%
- Maximum Guaranteed Total Return: Uncapped

Product Minimum Investment

RRSP	\$500
TFSA	\$1000
Non-Registered	\$1000

This investment might be ideal for you

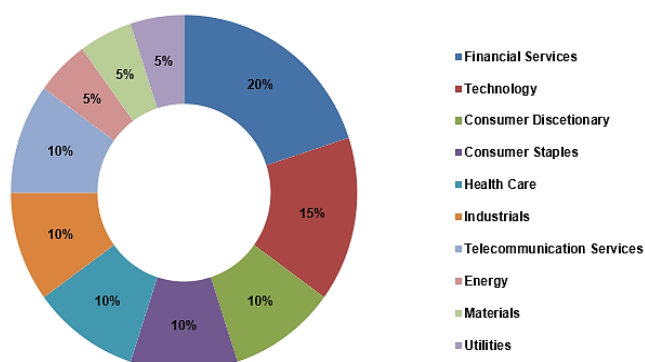
- If you have an investment horizon of at least five years
- If you don't plan to withdraw your investment prior to maturity
- If you agree to forgo a guaranteed return to benefit from a higher potential return than that offered by term savings

How is the return calculated?

The payout amount will be determined by the equal weighted portfolio return of the constituents in the index based on the closing values of each stock in the portfolio on three key dates: January 9, 2025, February 13, 2025, March 13, 2025

Index: Global Diversified

This Global Diversified Index is a basket of 20 equally weighted stocks from major corporations around the world.



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)

