

Winter 2023 – 4-Year Canada Stock Market GIC: S&P TSX 60 Index

Last Updated: December 21, 2022

Overview

The 4-Year Canada Stock Market GIC allows one to invest in the Canadian equity markets with exposure to a broad selection of Canadian companies. The 4-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: January 3, 2023 – April 22, 2023

- 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: 2.25% paid up to the GIC start date
- Term: 4 years
- GIC Start Date: April 26, 2023
- GIC Maturity Date: April 27, 2027
- Index: S&P TSX 60
- Interest paid at maturity
- Participation Rate: 100%
- Minimum Guaranteed Total Return: 6.75%
- Maximum Total Return: 35%
- Annualized Minimum Return: 1.65%
- Annualized Maximum Return: 7.79%

Product Minimum Investment

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

This investment might be ideal for you

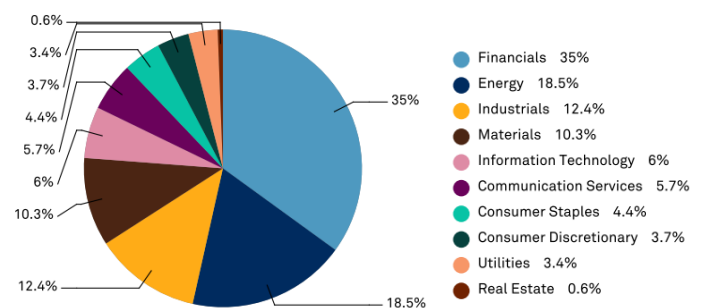
- If you have an investment horizon of at least four years
- If you don't plan to withdraw your investment prior to maturity

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: April 22, 2027, March 25, 2027, and February 23, 2027

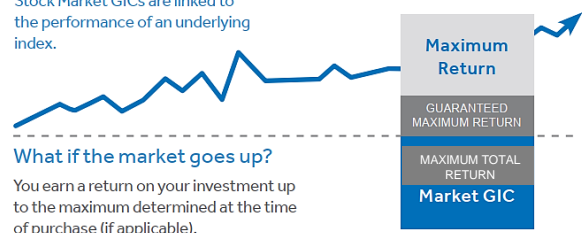
Index: S&P TSX 60

(Shown as of November 30, 2022)



How do Stock Market GICs work?

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



What if the market goes down?

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

