

Spring 2022 – 5-Year Canada Stock Market GIC: S&P/TSX 60 ESG Index

Spring 2022

Overview

The 5-Year Canada Stock Market GIC allows one to invest in the Canadian equity markets with exposure to a broad selection of Canadian companies with strong Environmental, Social, and Governance (ESG) standards. The S&P/TSX 60 ESG Index constituents are weighted based on their weights in the S&P/TSX 60, tilted such that companies with higher or lower S&P DJI ESG Scores are over- or underweighted, respectively, while maintaining industry group neutrality. Exclusions based on companies' involvement in thermal coal, tobacco, controversial weapons, and poor alignment with UNGC principles are also applied. The 5-Year Canada Stock Market GIC 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: April 25, 2022 – June 25, 2022

- 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: 0.05% paid up to the GIC start date
- Term: 5 years
- GIC Start Date: June 29, 2022
- GIC Maturity Date: June 29, 2027
- Index: S&P/TSX 60 ESG
- Interest paid at maturity
- Participation Rate: 100%
- Minimum Guaranteed Total Return: 5.00%
- Maximum Total Return: 40.00%

Product Minimum Investment

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

This investment might be ideal for you

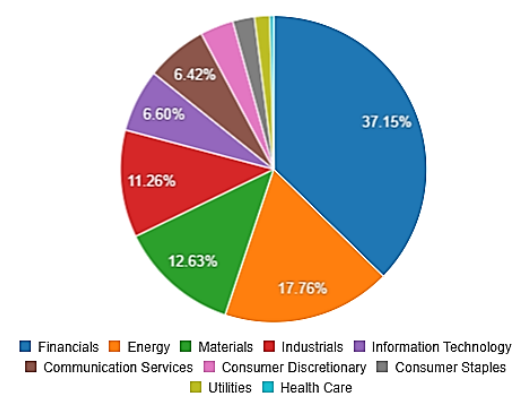
- If you have an investment horizon of at least five years
- If you don't plan to withdraw your investment prior to maturity

How is the return calculated?

The payout amount is calculated on the S&P/TSX 60 ESG Index based on the percentage difference between the opening level and the simple average of the closing level on three key dates: June 24, 2027, May 25, 2027, and April 27, 2027.

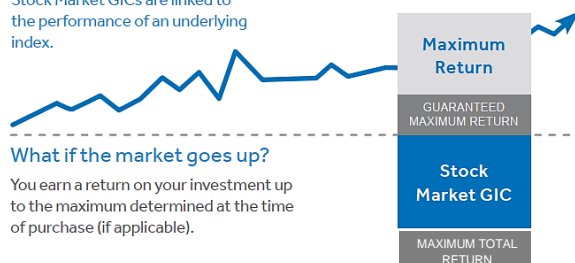
Index: S&P/TSX 60 ESG

(Shown as of April 19, 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)

