

2026 Market Advantage GIC: Series 157-C

American Stock Market GIC

Linked to the S&P 500 Index



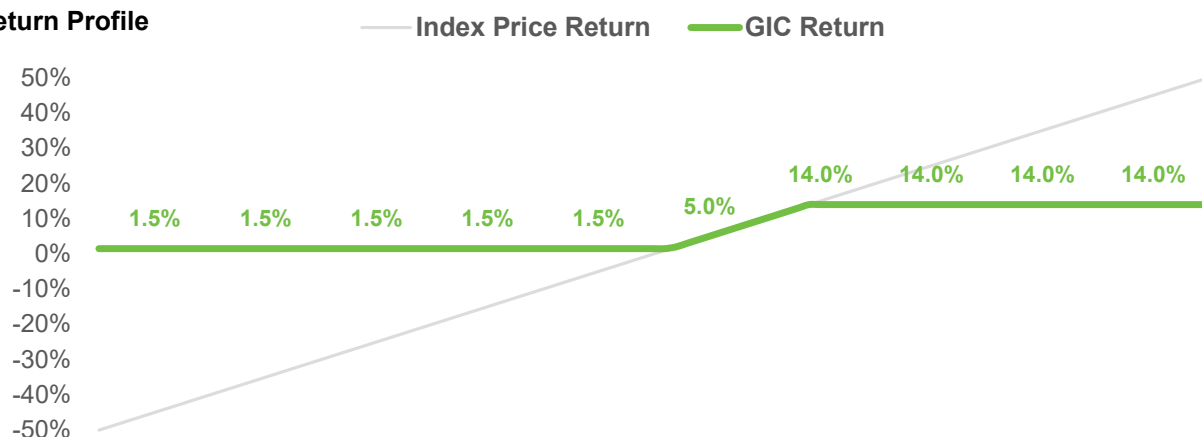
Product Features

- Your CAD principal and a minimum full-term return of 1.5% is guaranteed
- But any return above the minimum 1.5% depends on the S&P 500 Index's price return
- If the index increases enough, this GIC can pay you up to 14% return, but not more
- So, this GIC provides downside protection in exchange for capped upside potential
- Non-Redeemable — before investing, please be sure you will not need your invested funds before term end

Series Details

- Sales Period: Jun. 05, 2026 to Aug. 04, 2026
- Minimum Full-Term Return: 1.5%
- Maximum Full-Term Return: 14%
- Linked to the S&P 500 Index at a 100% participation rate
- Return paid at full-term maturity *only*
- Sales Period Rate: 0.30% annualized, paid from the time of purchase until the term start date
- Minimum Investment: \$500
- Term: 3 Years
- Term Start: Aug. 13, 2026
- Term End: Aug. 17, 2029

Return Profile



Return Calculation

Your GIC's return is calculated as the percentage change of the S&P 500 Index from its starting price to its ending price. Its starting price is its end-of-day value on Aug. 13, 2026. Its ending price is the arithmetic average of its end-of-day values on three dates (Jun. 13, 2029, Jul. 13, 2029, and Aug. 13, 2029).

Note: Dividends paid by stocks in the index do not contribute to your return.

S&P 500 Index Details

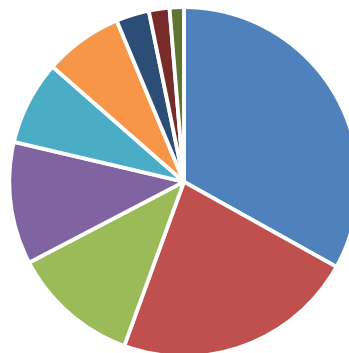
- Market Cap: \$73.2 Trillion
- Dividend Yield (Past Year): 1.1%
- Number of Stocks: 503
- Weighting Methodology: Cap-Weighted

All values as of Jun. 03, 2026

The S&P 500 Index contains approximately 500 of the largest public companies traded on exchanges in the United States. It offers broad, diversified exposure to the American stock market. Your exposure to this index via this GIC does *not* expose you to currency risk.

This product is not available in an FHSA.

- Technology
- Communications
- Financial
- Consumer, Non-cyclical
- Consumer, Cyclical
- Industrial
- Energy
- Utilities
- Basic Materials



Terms & conditions apply - please contact your branch for details.