

Market Advantage GIC Summer 2024 – 3-Year Canada Market GIC

Summer 2024

Overview

The 3-Year Canada Market GIC allows one to invest in the Canadian equity markets with exposure to a broad selection of Canadian companies. The 3-Year Canada Market GIC is linked to a basket of select Canadian companies whose shares are listed on the Toronto Stock Exchange 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: July 23, 2024 – September 23, 2024

- 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: 0.85% paid up to the GIC start date
- Term: 3 years
- GIC Start Date: October 15, 2024
- GIC Maturity Date: October 15, 2027
- Index: Desjardins Canadian Market Basket
- Interest paid at maturity
- Participation Rate: 100%
- Minimum Guaranteed Total Return: 0.00%
- Maximum Total Return: 34.0%

Product Minimum Investment

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

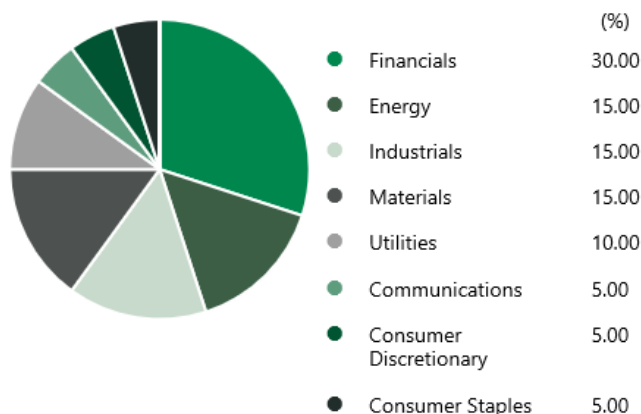
This investment might be ideal for you

- If you have an investment horizon of at least three 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 Desjardins Canadian Market Basket of 20 underlying stocks based on the percentage difference between the opening level and the simple average of the closing level on three key dates: August 9, 2027, September 8, 2027, and October 12, 2027.

Sectorial Allocation



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)

