

Market Advantage GIC Summer 2024 – 3-Year Canada Market GIC (S&P TSX 60 Index)

Summer 2024

Overview

The 3-Year Canada Stock Market GIC allows one to invest in the Canadian equity markets with exposure to a broad selection of Canadian companies. The 3-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: 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

How is the return calculated?

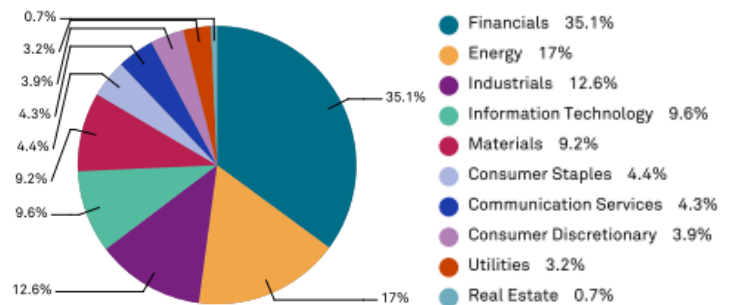
The payout amount is calculated on the S&P/TSX 60 Index based on the percentage difference between the opening level and the simple average of the closing level on three key dates: August 9, 2027, September 8, 2027 and October 12, 2027.

Product Features

- Pre-Issue Rate: 0.85% paid up to the GIC start date
- Term: 3 years
- GIC Start Date: October 8, 2024
- GIC Maturity Date: October 19, 2027
- Index: S&P/TSX 60
- Interest paid at maturity
- Participation Rate: 100%
- Minimum Guaranteed Total Return: 0.00%
- Maximum Total Return: 34.0%

Index: S&P/TSX 60

(Shown as of December 29, 2023)

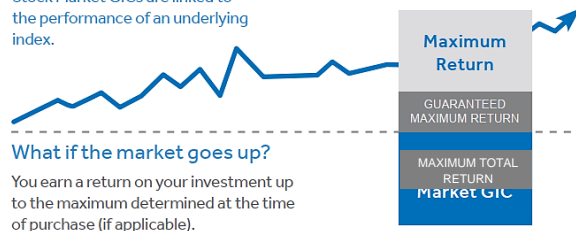


Product Minimum Investment

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

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)

