



Ag & Mining Market-Linked GIC

OVERVIEW

The Ag & Mining Market-Linked GIC allows you to capitalize on 20 well-known Ag & Mining companies across the globe. It offers the potential upside of the stock market with a 100% principal guarantee at maturity.

KEY BENEFITS:

- No management fees or commissions
- 100% participation rate – means you receive 100% of the market appreciation in the market-linked GIC up to a maximum of 22.25% for the 3-year term and 40% for the 5-year term.
- Both the 3-year and 5-year offer a minimum guaranteed return
- Guaranteed 2.2% per year minimum rate of return.
- Principal is completely guaranteed at maturity
- Principal deposits are fully guaranteed by Deposit Guarantee Corporation of Manitoba

HIGHLIGHTS:

- \$1,000 minimum investment
- 3-year or 5-year term
- Minimum guaranteed rate of return is paid as interest annually
- If there is a final gain it is paid as interest at maturity
- Market Linked Terms are non-redeemable until maturity
- Deposits can be made only during the sales period and prior to the contract issue date
- The terms and conditions options will outline participation percentage of gain on investment and if there is a cap rate on the gain.
- Potential to earn higher returns linked to a set of stocks as outlined in the terms and conditions
- In the event of death prior to maturity; zero gain will be received by the member or the estate administrator may ask to continue the investment until maturity

THIS INVESTMENT MIGHT BE IDEAL FOR YOU:

Market-Linked GICs fit investors who are seeking both security and returns that are higher than the more familiar secure investments (GICs, term savings). They offer a 100% capital guarantee and variable return.

- It offers 100% principal protection
- If you have an investment horizon of at least 3 years
- If you don't plan to withdraw your investment prior to maturity
- If you want the security of guaranteed principal protection while taking advantage of a higher growth potential

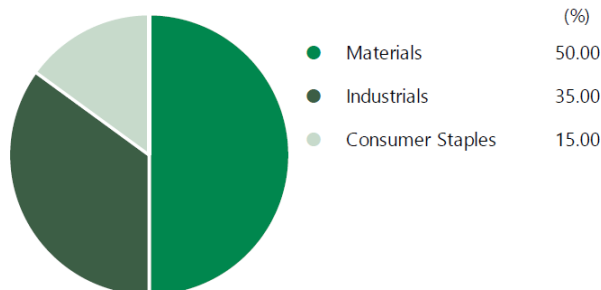
OVERVIEW OF THE AG & MINING MARKET-LINKED GIC

The Ag & Mining Market-Linked GIC offers exposure to a group of large and well-known Ag & Mining companies.

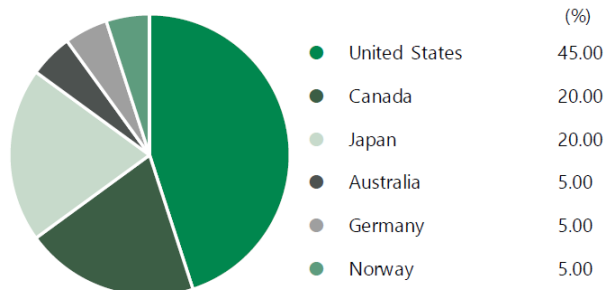
BASKET OF SECURITIES

Underlying (20)	(%)
Agnico Eagle Mines Ltd (AEM CT EQUITY)	5.00
Archer-Daniels-Midland Company (ADM UN EQUITY)	5.00
BASF SE (BAS GY EQUITY)	5.00
Canadian National Railway Company (CNR CT EQUITY)	5.00
Canadian Pacific Kansas City Limited (CP CT EQUITY)	5.00
Caterpillar Inc. (CAT UN EQUITY) *Historical prices date back to: 2018-10-19	5.00
CF Industries Holdings Inc. (CF UN EQUITY)	5.00
Corteva, Inc. (CTVA UN EQUITY) *Historical prices date back to: 2019-05-24	5.00
Deere & Company (DE UN EQUITY)	5.00
Dow Inc. (DOW UN EQUITY) *Historical prices date back to: 2019-03-20	5.00
Freeport-McMoRan Inc. (FCX UN EQUITY)	5.00
Hitachi Limited (6501 JT EQUITY)	5.00
Komatsu Limited (6301 JT EQUITY)	5.00
Kubota Corporation (6326 JT EQUITY)	5.00
Lamb Weston Holdings Inc. (LW UN EQUITY) *Historical prices date back to: 2016-11-01	5.00
Mowi ASA (MOWI NO EQUITY)	5.00
Nippon Steel Corporation (5401 JT EQUITY)	5.00
Nutrien Limited (NTR CT EQUITY) *Historical prices date back to: 2017-12-29	5.00
Rio Tinto Limited (RIO AT EQUITY)	5.00
The Mosaic Company (MOS UN EQUITY)	5.00

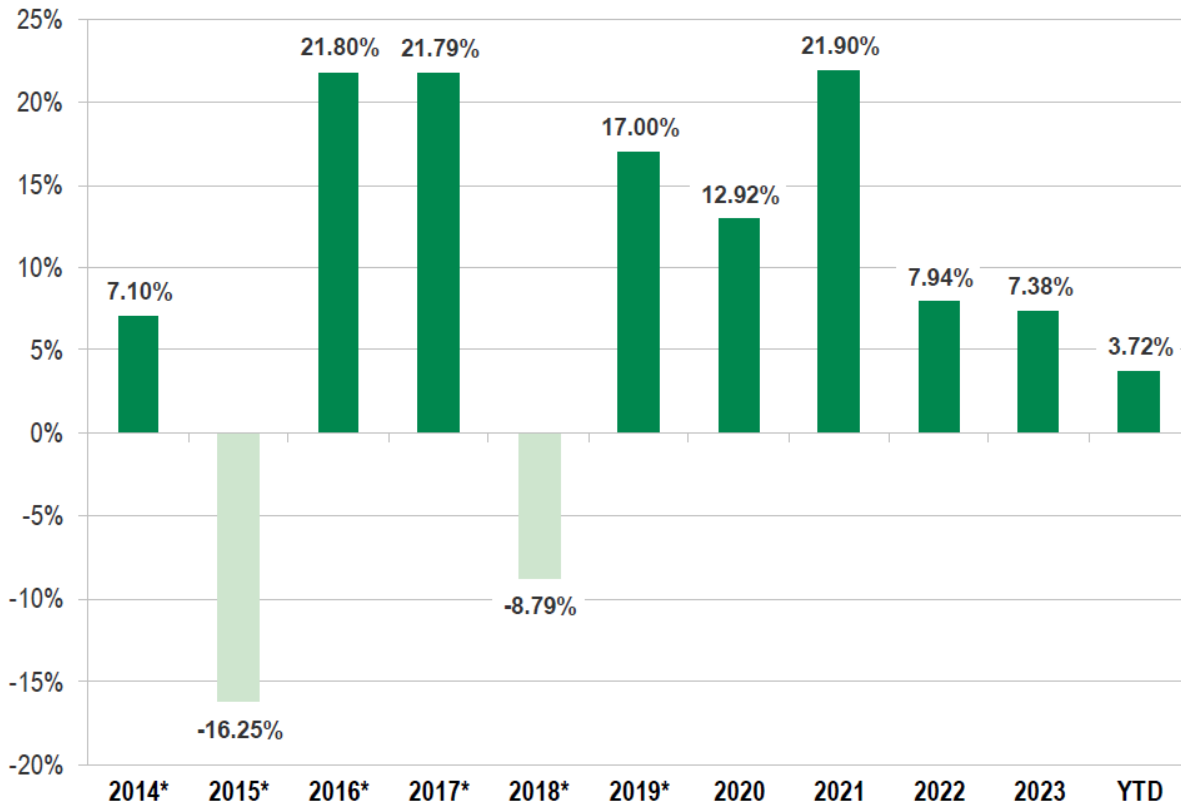
Sectorial Allocation



Geographic Allocation



AG & MINING BASKET PERFORMANCE BY YEAR



*Historical prices for the period do not include one or more underlyings (see table on the previous page)

AG & MINING BASKET PERFORMANCE BY PERIOD

Period	1 year	2 years	3 years	4 years	5 years	10 years	Annual Compound Returns (%)
Performance	9.11%	10.36%	7.15%	20.37%	11.85%	7.40%*	

*Historical prices for the period do not include one or more underlyings (see table on the previous page)

Values as of June 28, 2024. Provided for illustrative purposes only. Past performance is not indicative of future returns. If there is a discrepancy between the information provided in this document and the products characteristics provided in the investment agreement, the later prevail.

AG & MINING BASKET SECURITIES DESCRIPTION

Stock symbol	Company	Country	Sector	Description*
AEM CT	Agnico Eagle Mines Ltd	Canada	Materials	Agnico Eagle Mines Limited is a gold producer with operations primarily in northwestern Quebec, northern Mexico, northern Finland and Nunavut. The Company also has exploration activities in Canada, Europe, Latin America, and the United States. Agnico Eagle Mines focuses on the exploration, development, and expansion of its gold properties primarily from underground operations.
ADM UN	Archer-Daniels-Midland Company	United States	Consumer Staples	Archer-Daniels-Midland Company procures, transports, stores, and merchandises agricultural commodities and products. The Company processes oilseeds, corn, milo, oats, barley, peanuts, and wheat. Archer-Daniels-Midland also processes produce products which have primarily two end uses including food or feed ingredients.
BAS GY	BASF SE	Germany	Materials	BASF SE is a chemical company. The Company operates in six segments, including chemicals, plastics, performance products, functional solutions, agricultural solutions, and oil and gas. BASF offers products for the chemical, automotive, construction, agriculture, oil, plastics, electrical, electronics, furniture, and paper industries, and provides a range of system solutions and services.
CNR CT	Canadian National Railway Company	Canada	Industrials	Canadian National Railway Company operates a network of track in Canada and the United States. The Company transports forest products, grain and grain products, coal, sulfur, and fertilizers, intermodal, and automotive products. Canadian National operates a fleet of locomotives and railcars.
CP CT	Canadian Pacific Kansas City Limited	Canada	Industrials	Canadian Pacific Kansas City Limited operates a transnational rail network. The Company transports automotive, energy, chemicals, plastics, forestry, industrial, and temperature protected products. Canadian Pacific Kansas City serves customers in North America.

Stock symbol	Company	Country	Sector	Description*
CAT UN	Caterpillar Inc.	United States	Industrials	Caterpillar Inc. designs, manufactures, and markets construction, mining, and forestry machinery. The Company also manufactures engines and other related parts for its equipment, and offers financing and insurance. Caterpillar distributes its products through a worldwide organization of dealers.
CF UN	CF Industries Holdings Inc.	United States	Materials	CF Industries Holdings Inc. manufactures and distributes nitrogen and phosphate fertilizer products globally. The Company offers products in the nitrogen segment includes ammonia, urea, urea ammonium nitrate solution, ammonium nitrate, diesel exhaust fluid, and aqua ammonia.
CTVA UN	Corteva, Inc.	United States	Materials	Corteva, Inc. provides agricultural products. The Company offers seeds and crop protection products, as well as software solutions and digital services. Corteva serves customers worldwide.
DE UN	Deere & Company	United States	Industrials	Deere & Company manufactures and distributes a range of agricultural, construction, forestry, and commercial and consumer equipment. The Company supplies replacement parts for its own products and for those of other manufacturers. Deere also provides product and parts financing services. Deere and Company extends its services and products worldwide.
DOW UN	Dow Inc.	United States	Materials	Dow Inc. produces and distributes chemical products. The Company manufactures and supplies chemicals for liquid injection molding, architecture fabrication, leather, textiles, automobiles, rubber consumer goods, and food industries. Dow serves customers worldwide.

Source: MSCI

AG & MINING BASKET SECURITIES DESCRIPTION

Stock symbol	Company	Country	Sector	Description*
FCX UN	Freeport-McMoRan Inc.	United States	Materials	Freeport-McMoRan Inc. is an international natural resources company. The Company operates large, long-lived, geographically diverse assets with significant reserves of copper, gold, molybdenum, cobalt, oil, and gas.
6501 JT	Hitachi Limited	Japan	Industrials	Hitachi Limited manufactures communications and electronic equipment, heavy electrical and industrial machinery, and consumer electronics. The Company's diverse product line ranges from nuclear power systems to kitchen appliances. Hitachi also operates subsidiaries in the wire and cable, metal, and chemical industries.
6301 JT	Komatsu Limited	Japan	Industrials	Komatsu Limited manufactures and sells construction and mining machinery, including excavators, bulldozers, and wheel loaders. The Company, operating on a global scale, also produces forklift trucks and engineering equipment such as press system.
6326 JT	Kubota Corporation	Japan	Industrials	Kubota Corporation manufactures industrial machinery, farm machinery, and fluid piping systems. The Company's products include ductile iron pipes, engines, tractors, combine harvesters, reaper binders, rice planters, and excavators. Kubota also produces forged iron products, housing equipment, and environmental control plants.
LW UN	Lamb Weston Holdings Inc.	United States	Consumer Staples	Lamb Weston Holdings Inc. operates as a holding company. The Company, through its subsidiaries, produces and supplies frozen potato products. Lamb Weston Holdings offers fries, oven roasted potatoes, puffs, chips, slices, and prepared potato products.

Stock symbol	Company	Country	Sector	Description*
MOWI NO	Mowi ASA	Norway	Consumer Staples	Mowi ASA operates as a seafood company. The Company supplies sustainably farmed salmon and processed seafood to more than 70 markets worldwide. The company is present in all major salmon farming regions in the world.
5401 JT	Nippon Steel Corporation	Japan	Materials	Nippon Steel Corporation manufactures steel products. The Company mainly produces and sells steel plates, steel pipes, structural steel, and more. Nippon Steel also offers chemicals, new materials, and other products.
NTR CT	Nutrien Limited	Canada	Materials	Nutrien Limited provides crop inputs and services. The Company produces and distributes potash, nitrogen, and phosphate products for agricultural, industrial, and feed customers. Nutrien serves the agriculture industry worldwide.
RIO AT	Rio Tinto Limited	Australia	Materials	Rio Tinto Limited operates as a mining company. The Company produces iron ore for steel and aluminium for cars and phones, as well as copper for wind turbines. Rio Tinto serves customers worldwide.
MOS UN	The Mosaic Company	United States	Materials	The Mosaic Company produces and distributes crop nutrients to the agricultural communities. The Company offers feed ingredients, crop nutrient, industrial products, concentrated phosphates, and potash. Mosaic serves customers worldwide.

Source: MSCI