



Canadian Market-Linked GIC

OVERVIEW

The Canadian Market-Linked GIC allows you to capitalize on the Canadian equity markets with exposure to 20 major companies in Canada across several business sectors, including financials, energy, technology and telecommunications. 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 up to the maximum of 12.5% for the 2-year term, 22% for the 3-year term, 35% for the 4-year term, and 48% for the 5-year term.
- Principal completely guaranteed at maturity
- Principal deposits are fully guaranteed by Deposit Guarantee Corporation of Manitoba

HIGHLIGHTS:

- \$1,000 minimum investment
- 2-year, 3-year, 4-year, or 5-year term
- Gain 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
- 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.

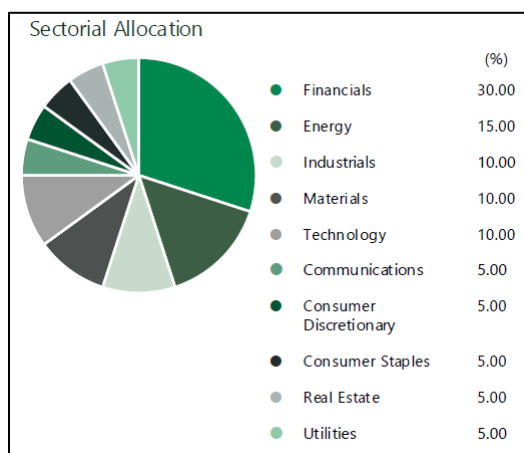
- It offers 100% principal protection
- It offers exposure to the Canadian Stock market
- If you have an investment horizon of at least 2 years
- If you don't plan to withdraw your investment prior to maturity
- If you don't require an annual source of income from the investment
- If you want the security of guaranteed principal protection while taking advantage of a higher growth potential

OVERVIEW OF THE CANADIAN MARKET-LINKED GIC

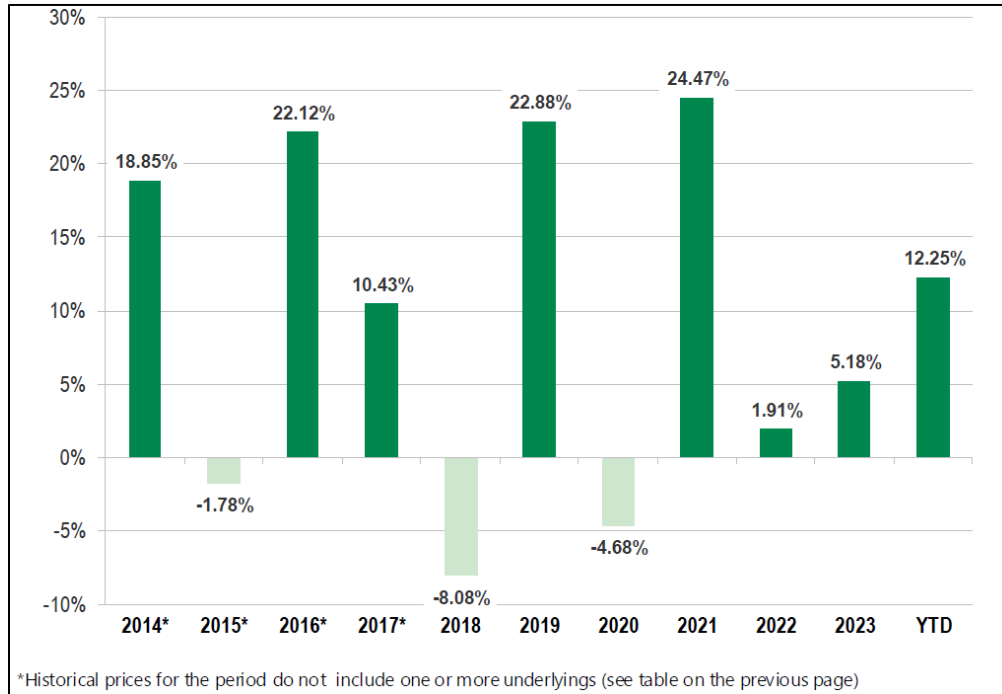
The Canadian Market-Linked GIC offers exposure to a diversified group of large and well-known Canadian companies across several sectors.

BASKET OF SECURITIES

| Underlying (20) | (%) |
|--|------|
| Bank of Montreal (BMO CT EQUITY) | 5.00 |
| Bank of Nova Scotia (BNS CT EQUITY) | 5.00 |
| Canadian Apartment Properties REIT (CAR-U CT EQUITY) | 5.00 |
| Canadian Imperial Bank of Commerce (CM CT EQUITY) | 5.00 |
| Canadian National Railway Company (CNR CT EQUITY) | 5.00 |
| Canadian Natural Resources Limited (CNQ CT EQUITY) | 5.00 |
| Canadian Pacific Kansas City Limited (CP CT EQUITY) | 5.00 |
| Canadian Utilities Limited (CU CT EQUITY) | 5.00 |
| CGI Inc. (GIB/A CT EQUITY) | 5.00 |
| Constellation Software Inc. (CSU CT EQUITY) | 5.00 |
| Enbridge Inc. (ENB CT EQUITY) | 5.00 |
| Franco-Nevada Corporation (FNV CT EQUITY) | 5.00 |
| iA Financial Corporation Inc. (IAG CT EQUITY) | 5.00 |
| Manulife Financial Corporation (MFC CT EQUITY) | 5.00 |
| National Bank of Canada (NA CT EQUITY) | 5.00 |
| Nutrien Limited (NTR CT EQUITY) *Historical prices date back to: 2017-12-29 | 5.00 |
| Restaurant Brands International Inc. (QSR CT EQUITY) *Historical prices date back to: 2014-12-10 | 5.00 |
| Saputo Inc. (SAP CT EQUITY) | 5.00 |
| Suncor Energy Inc. (SU CT EQUITY) | 5.00 |
| Telus Corporation (T CT EQUITY) | 5.00 |



CANADIAN MARKET BASKET PERFORMANCE BY YEAR



CANADIAN MARKET BASKET PERFORMANCE BY PERIOD

| Period | 1 year | 2 years | 3 years | 4 years | 5 years | 10 years | Annual Compound Returns (%) |
|-------------|--------|---------|---------|---------|---------|----------|-----------------------------|
| Performance | 12.25% | 9.42% | 6.54% | 11.20% | 7.28% | 9.61%* | |

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

Values as of December 31, 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.

CANADIAN MARKET BASKET SECURITIES DESCRIPTION

| Stock symbol | Company | Sector | Description* |
|--------------|------------------------------------|-------------|--|
| BMO CT | Bank of Montreal | Financials | Bank of Montreal, doing business as BMO Financial Group, is a Canadian chartered bank which operates throughout the world. The Bank offers commercial, corporate, governmental, international, personal banking, and trust services. Bank of Montreal also offers full brokerage, underwriting, investment, and advisory services. |
| BNS CT | Bank of Nova Scotia | Financials | The Bank of Nova Scotia provides retail, commercial, international, corporate, investment and private banking services and products. |
| CAR-U CT | Canadian Apartment Properties REIT | Real Estate | Canadian Apartment Properties REIT is an internally managed unincorporated open-end real estate investment trust. The Trust is a fully internalized growth oriented investment trust owning freehold and leasehold interests in multi-unit residential properties including apartment buildings, townhouses and manufactured home communities. |
| CM CT | Canadian Imperial Bank of Commerce | Financials | Canadian Imperial Bank of Commerce provides banking and financial services to consumers, individuals, and corporate clients in Canada and around the world. |
| CNR CT | Canadian National Railway Company | 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. |

| Stock symbol | Company | Sector | Description* |
|--------------|--------------------------------------|-------------|--|
| CNQ CT | Canadian Natural Resources Limited | Energy | Canadian Natural Resources Ltd. acquires, explores for, develops, and produces natural gas, crude oil, and related products. The Company operates in the Canadian provinces of Alberta, northeastern British Columbia and Saskatchewan. Canadian Natural also operates in areas which have access for exploration activities and where pipeline systems already exist. |
| CP CT | Canadian Pacific Kansas City Limited | 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. |
| CU CT | Canadian Utilities Limited | Utilities | Canadian Utilities Limited conducts operations in electrical utility services, independent power production, and retail gas and electricity marketing. The Company also distributes, transmits, gathers, processes, and stores natural gas. In addition, Canadian Utilities provides technical logistical services and billing and call center services. |
| GIB/A CT | CGI Inc. | Technology | CGI Inc. provides information technology services. The Company offers business consulting, system integration, IT outsourcing, application, business process, and infrastructure services. CGI serves health care, life science, insurance, manufacturing, oil and gas, and communication sectors worldwide. |
| CSU CT | Constellation Software Inc. | Technology | Constellation Software Inc is a software holding company. The Company acquires mission-critical, vertical market software companies, and helps them to grow. |

Source: MSCI – Bloomberg

CANADIAN MARKET BASKET SECURITIES DESCRIPTION

| Stock symbol | Company | Sector | Description* |
|--------------|--------------------------------|------------|---|
| ENB CT | Enbridge Inc. | Energy | Enbridge Inc. operates as an energy delivery company. The Company offers crude oil and liquids pipeline systems involved in energy projects, natural gas transmission, and midstream businesses, as well as distributes electricity and retail energy products. Enbridge conducts its business in North America. |
| FNV CT | Franco-Nevada Corporation | Materials | iA Financial Corporation Inc. operates as an insurance and wealth management company. The Company offers life, car, home, mortgage, critical illness and disability, travel, and group insurance services, as well as savings plans, retirement solutions, annuities, securities, investment funds, loans, and financial services. iA Financial Corporation serves customers in Canada. |
| IAG CT | iA Financial Corporation Inc. | Financials | iA Financial Corporation Inc. operates as an insurance and wealth management company. The Company offers life, car, home, mortgage, critical illness and disability, travel, and group insurance services, as well as savings plans, retirement solutions, annuities, securities, investment funds, loans, and financial services. iA Financial Corporation serves customers in Canada. |
| MFC CT | Manulife Financial Corporation | Financials | Manulife Financial Corporation provides financial protection products and investment management services to individuals, families, businesses, and groups. The Company conducts operations in Canada, the United States, and Asia, as well as reinsurance operations on a global basis. Manulife offers products such as annuities, pension products, life insurance, health insurance, and mutual funds. |
| NA CT | National Bank of Canada | Financials | National Bank of Canada provides a full array of banking services, including retail, corporate and investment banking. The Bank, through its subsidiaries, is involved in securities brokerage, insurance and wealth management, as well as mutual fund and retirement plan management. |

| Stock symbol | Company | Sector | Description* |
|--------------|--------------------------------------|------------------------|---|
| NTR CT | Nutrien Limited | Materials | Nutrien Ltd. 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. |
| QSR CT | Restaurant Brands International Inc. | Consumer Discretionary | Restaurant Brands International Inc. operates as a fast food restaurant. The Company offers delicious food restaurant brands products such as coffee, fried chicken, subs, and burgers, as well as provides delivery services. Restaurant Brands International serves customers in Canada and United States. |
| SAP CT | Saputo Inc. | Consumer Staples | Saputo Inc. manufactures dairy and grocery products. The Company manufactures Italian cheeses, European cheeses, and North American cheeses. Saputo also operates a distribution network through which it markets a variety of imported cheeses and non-dairy products to complement its cheese offerings. The Company also produces and distributes snack cakes, cookies, breads, and soups. |
| SU CT | Suncor Energy Inc. | Energy | Suncor Energy Inc. is an integrated energy company. The Company explores and develops petroleum resource basins, including oil sands development and upgrading, onshore and offshore oil and gas production, petroleum refining, and product marketing. Suncor Energy conducts its business in the United States, United Kingdom, and Canada. |
| T CT | Telus Corporation | Communications | TELUS Corporation is a telecommunications company providing a variety of communications products and services. The Company provides voice, data, Internet, and wireless services to businesses and consumers in Canada. |

Source: MSCI – Bloomberg