

Diversity Market-Linked GIC

OVERVIEW

The Diversity Market-Linked GIC allows you to capitalize on the global equity markets with exposure to 20 major companies in around the globe across several business sectors, including financials, consumer discretionary, technology, consumer staples, health care and telecommunications. Governance factors are taken into consideration when the securities were selected. The basket is made up of companies that have adopted diversity policies and where women hold 30% or more of the board seats. 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 38% for the 3-year term and 65% 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
- 3-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
- The terms and conditions options will outline participation percentage of gain on investment and if there is a cap rate on the gain.
- 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 Global Stock market
- 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 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 DIVERSITY MARKET-LINKED GIC

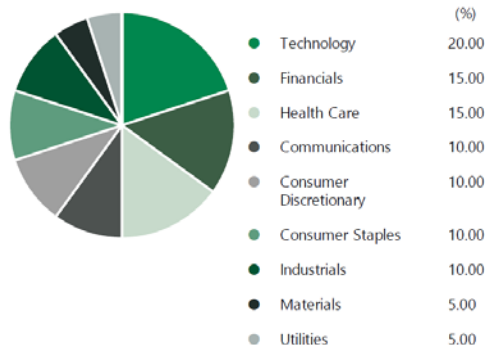
The Diversity Market-Linked GIC offers exposure to a diversified group of large and well-known global companies across several sectors.

BASKET OF SECURITIES

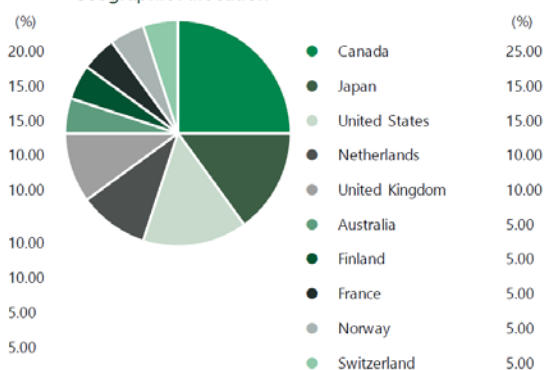
Underlying (20)	(%)
Agnico Eagle Mines Ltd (AEM CT EQUITY)	5.00
ASML Holding N.V. (ASML NA EQUITY)	5.00
AstraZeneca Plc (AZN LN EQUITY)	5.00
CGI Inc. (GIB/A CT EQUITY)	5.00
Cie Generale des Etablissements Michelin (ML FP EQUITY)	5.00
Cisco Systems, Inc. (CSCO UW EQUITY)	5.00
CSL Limited (CSL AT EQUITY)	5.00
Cummins Inc. (CMI UN EQUITY)	5.00
General Mills Inc. (GIS UN EQUITY)	5.00
Kone OYJ (KNEBV FH EQUITY)	5.00
Koninklijke Ahold Delhaize NV (AD NA EQUITY)	5.00
National Bank of Canada (NA CT EQUITY)	5.00
Partners Group Holding AG (PGHN SE EQUITY)	5.00
Sekisui House Limited (1928 JT EQUITY)	5.00
Shionogi & Co., Limited (4507 JT EQUITY)	5.00
SSE PLC (SSE LN EQUITY)	5.00
Telenor ASA (TEL NO EQUITY)	5.00
Telus Corporation (T CT EQUITY)	5.00
The Toronto-Dominion Bank (TD CT EQUITY)	5.00
Tokyo Electron Limited (8035 JT EQUITY)	5.00

SECTOR AND GEOGRAPHIC ALLOCATION

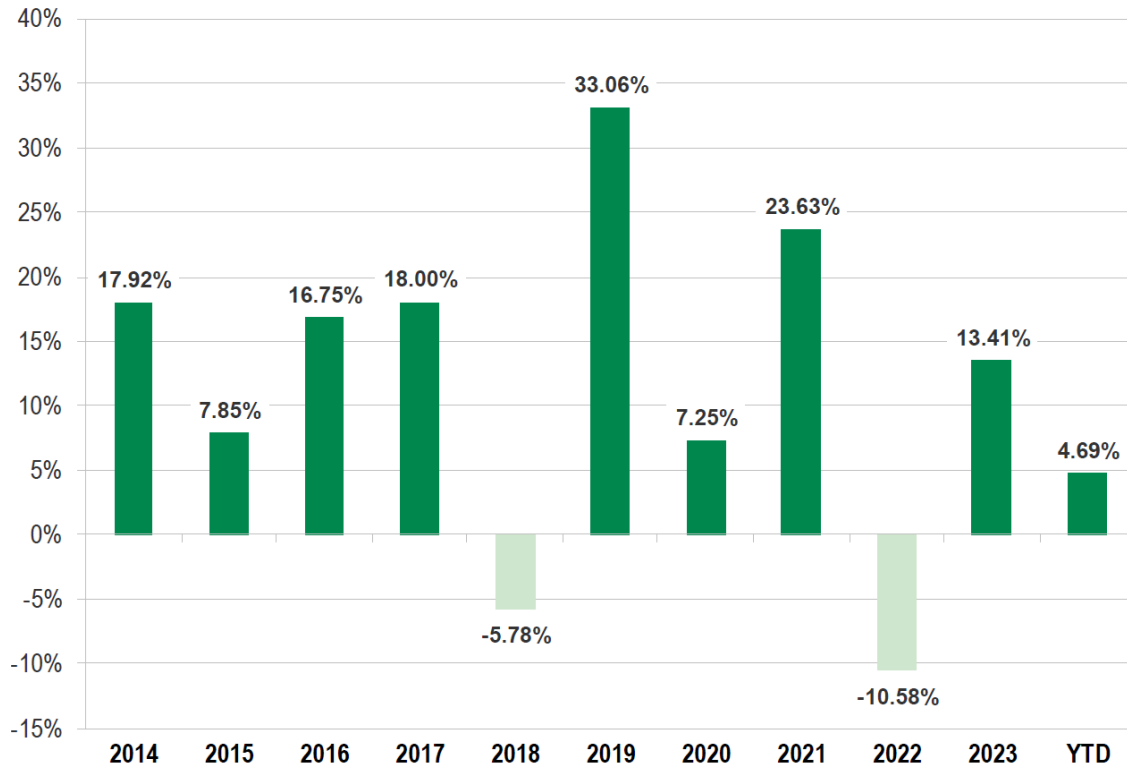
Sectorial Allocation



Geographic Allocation



DIVERSITY BASKET PERFORMANCE BY YEAR



DIVERSITY BASKET PERFORMANCE BY PERIOD

Period	1 year	2 years	3 years	4 years	5 years	10 years
Performance	13.32%	5.16%	8.42%	11.91%	13.11%	14.08%

Annual
Compound
Returns
(%)

Values as of February 29, 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.

DIVERSITY 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 in Canada, Europe, Latin America, and the United States. The company, which focuses on exploration, development, and expansion of gold mines, adopted strong health and safety practices. Among other things, the company has a diversity policy and has 33% of women on its board of directors , making it a key player in terms of diversity in the industry.
ASML NA	ASML Holding N.V.	Netherlands	Technology	ASML Holding N.V. is a worldwide company which offers the required equipment needed for semiconductor production. The company occupies a leading position in terms of corporate governance and business ethics within its industry group. Among other things, the company has a diversity policy and has 44% of women on its board of directors , making it a key player in terms of diversity in the industry.
AZN LN	AstraZeneca Plc	United Kingdom	Health Care	AstraZeneca Plc is a holding company offering pharmaceutical and medical products. The company takes strong initiatives to improve access to healthcare and promotes fair pricing and affordability of medicines. Among other things, the company has a diversity policy and has 42% of women on its board of directors , making it a key player in terms of diversity in the industry.
GIB/A CT	CGI Inc.	Canada	Technology	CGI Inc. provides information technology solutions. The company has several initiatives to meet the growing demand for clean technologies, including massive data analysis and connected objects. The company has also put in place several governance and ethics management measures within its organization. Among other things, the company has a diversity policy and has 33% of women on its board of directors , making it a key player in terms of diversity in the industry.
ML FP	Cie Generale des Etablissements Michelin	France	Consumer Discretionary	Compagnie Generale des Etablissements Michelin manufactures automotive components for local and international customers, including tires and other related products. The company has set targets for reducing its environmental footprint and demonstrates sound corporate governance. Among other things, the company has a diversity policy and has 45% of women on its board of directors , making it a key player in terms of diversity in the industry.

Stock symbol	Company	Country	Sector	Description**
CSCO UW	Cisco Systems, Inc.	United States	Technology	Cisco Systems, Inc. provides information technology services, including IT security, data and cloud solutions. The company has employee-centric initiatives and management programs that set it apart. Among other things, the company has a diversity policy and has 45% of women on its board of directors , making it a key player in terms of diversity in the industry.
CSLAT	CSL Limited	Australia	Health Care	CSL Limited develops plasma-derived pharmaceutical and diagnostic products. The company offers a variety of products such as vaccines, drugs, anti-venoms and anticoagulants. The company is an industry leader in corporate governance practices and staff management endeavors. Among other things, the company has a diversity policy and has 44% of women on its board of directors , making it a key player in terms of diversity in the industry.
CMI UN	Cummins Inc.	United States	Industrials	Cummins Inc. is a diesel and natural gas engine manufacturer which also produces electric power generation systems and engine components. The company has strong health and safety policies that are backed by audits. Cummins Inc. is also certified with environmental standards ISO14001 and often perform environmental impact audits. Among other things, the company has a diversity policy and has 45% of women on its board of directors , making it a key player in terms of diversity in the industry.
GIS UN	General Mills Inc.	United States	Consumer Staples	General Mills Inc. is a food company that produces and sells processed food for consumers, over international retail store chains. The company promotes the improvement of soil health and biodiversity and is a pioneer amongst peers in water and carbon product footprint measurement. Among other things, the company has a diversity policy and has 50% of women on its board of directors , making it a key player in terms of diversity in the industry.
KNEBV FH	Kone OYJ	Finland	Industrials	Kone OYJ operates in the elevators and escalators industry, offering installation, maintenance and modernization solutions. The company is an industry leader in talent management and training practices. The company is a peer-performer in matter of energy-efficiency endeavours of its products conception, supporting net zero energy buildings and smart eco-cities. Among other things, the company has a diversity policy and has 44% of women on its board of directors , making it a key player in terms of diversity in the industry.

** Social and governance factors are taken into consideration when securities are selected. The basket is made up of companies operating in a variety of sectors around the world that have adopted diversity policies and where women hold 30% of board seats as of September 5, 2023 when stocks are selected.

* Source: MSCI – Bloomberg

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AD NA	Koninklijke Ahold Delhaize NV	Netherlands	Consumer Staples	Koninklijke Ahold Delhaize NV is a retail store manager covering mainly supermarkets, gasoline stations, health and beauty care products stores. The company is an industry leader in terms of strong product safety performance in drugs and food retailing, GHG emission diminution endeavours and corporate governance practices. Among other things, the company has a diversity policy and has 44% of women on its board of directors, making it a key player in terms of diversity in the industry.
NA CT	National Bank of Canada	Canada	Financials	National Bank of Canada provides retail, corporate and investment banking services. The company has strong environmental considerations imbedded in their investment processes and risk management. Among other things, the company has a diversity policy and has 43% of women on its board of directors, making it a key player in terms of diversity in the industry.
PGHN SE	Partners Group Holding AG	Switzerland	Financials	Partners Group Holding AG is a global investment management firm covering private equity, private real estate, private infrastructure and private debt. Through its cybersecurity practices and its talent management strategies, the company shows a strong business ethics and governance. Among other things, the company has a diversity policy and has 38% of women on its board of directors, making it a key player in terms of diversity in the industry.
1928 JT	Sekisui House Limited	Japan	Consumer Discretionary	Sekisui House Limited is a Japanese real estate company operating both as a residential properties constructor and as a broker. The company has an independent chair as well as whistleblower protection and business ethics policies, and shows strong efforts in developing zero-energy housing. Among other things, the company has a diversity policy and has 30% of women on its board of directors, making it a key player in terms of diversity in the industry.
4507 JT	Shionogi & Co., Limited	Japan	Health Care	Shionogi & Co., Limited produces drugs and diagnostics solutions for its customer base. The company has a strong corporate governance relative to its peers and demonstrates leadership initiatives to develop its talent pools. Among other things, the company has a diversity policy and has 33% of women on its board of directors, making it a key player in terms of diversity in the industry.

Stock symbol	Company	Country	Sector	Description**
SSE LN	SSE PLC	United Kingdom	Communications	SSE PLC offers solutions in electricity generation and distribution to its customers base, along with managing natural gas distribution and providing services in telecommunications. The company operates in an industry that is less pollution-intensive than other peers and continues to aim at increasing its renewable power generation. Among other things, the company has a diversity policy and has 45% of women on its board of directors, making it a key player in terms of diversity in the industry.
TEL NO	Telenor ASA	Norway	Utilities	Telenor Asa is a Norwegian telecommunication company, serving 13 markets across the world in mobile operations, in addition to furnishing the Nordic region with TV services and fixed telephony. Telenor Asa is an industry leader in corporate governance practices, labor management and privacy policies reinforcement. Moreover, the company provides least developed countries with digital access therefore reducing the digital divide. Among other things, Telenor Asa has a diversity policy and 40% of its board of directors are women, making it a key player in terms of diversity in the industry.
T CT	Telus Corporation	Canada	Communications	Telus Corporation operates in the telecommunications sector and offers a variety of products and services, including mobile communications and Internet services to its customers. The company demonstrates strong business ethics practices and is favourably positioned among its peers in terms of organizational governance. Among other things, the company has a diversity policy and has 40% of women on its board of directors, making it a key player in terms of diversity in the industry.
TD CT	The Toronto-Dominion Bank	Canada	Financials	The Toronto-Dominion Bank is a large general banking business. The company has strong environmental considerations imbedded in their investment processes and risk management. Among other things, the company has a diversity policy and has 50% of women on its board of directors, making it a key player in terms of diversity in the industry.
8035 JT	Tokyo Electron Limited	Japan	Technology	Tokyo Electron Limited produces electronic products, including manufacturing equipment for semiconductors, solar panels and electronic components. The company leads its peers in terms of employee management programs and initiatives. Among other things, the company has a diversity policy and has 33% of women on its board of directors, making it a key player in terms of diversity in the industry.

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