



Canadian Diversified Market-Linked GIC

OVERVIEW

The Canadian Diversified 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 – you received the full gains of the market-linked GIC over the term up to a maximum rate
- Principal completely guaranteed at maturity
- Principal deposits are fully guaranteed by Deposit Guarantee Corporation of Manitoba

HIGHLIGHTS:

- \$5,000 minimum investment
- 3 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.
- 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 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

Canadian Diversified Market-Linked GIC

OVERVIEW OF THE CANADIAN DIVERSIFIED MARKET-LINKED GIC

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

BASKET OF SECURITIES

Security and Corresponding Bloomberg Rating	Stock Market	Currency
S ₁ : BCE Inc. (BCE CT EQUITY)	Toronto SE	Canadian dollar
S ₂ : Brookfield Asset Management Inc. (BAM/A CT EQUITY)	Toronto SE	Canadian dollar
S ₃ : Canadian National Railway Company (CNR CT EQUITY)	Toronto SE	Canadian dollar
S ₄ : Canadian Natural Resources Limited (CNQ CT EQUITY)	Toronto SE	Canadian dollar
S ₅ : Canadian Tire Corporation, Limited (CTC/A CT EQUITY)	Toronto SE	Canadian dollar
S ₆ : Fortis Inc. (FTS CT EQUITY)	Toronto SE	Canadian dollar
S ₇ : Gildan Activewear Inc. (GIL CT EQUITY)	Toronto SE	Canadian dollar
S ₈ : Imperial Oil Limited (IMO CT EQUITY)	Toronto SE	Canadian dollar
S ₉ : Intact Financial Corporation (IFC CT EQUITY)	Toronto SE	Canadian dollar
S ₁₀ : Inter Pipeline Limited (IPL CT EQUITY)	Toronto SE	Canadian dollar
S ₁₁ : Loblaw Companies Limited (L CT EQUITY)	Toronto SE	Canadian dollar
S ₁₂ : National Bank of Canada (NA CT EQUITY)	Toronto SE	Canadian dollar
S ₁₃ : Nutrien Limited (NTR CT EQUITY)	Toronto SE	Canadian dollar
S ₁₄ : Pembina Pipeline Corporation (PPL CT EQUITY)	Toronto SE	Canadian dollar
S ₁₅ : Power Corporation of Canada (POW CT EQUITY)	Toronto SE	Canadian dollar
S ₁₆ : Rogers Communications Inc. (RCI/B CT EQUITY)	Toronto SE	Canadian dollar
S ₁₇ : Scotiabank (BNS CT EQUITY)	Toronto SE	Canadian dollar
S ₁₈ : Shaw Communications Inc. (SJR/B CT EQUITY)	Toronto SE	Canadian dollar
S ₁₉ : The Toronto-Dominion Bank (TD CT EQUITY)	Toronto SE	Canadian dollar
S ₂₀ : Thomson Reuters Corporation (TRI CT EQUITY)	Toronto SE	Canadian dollar

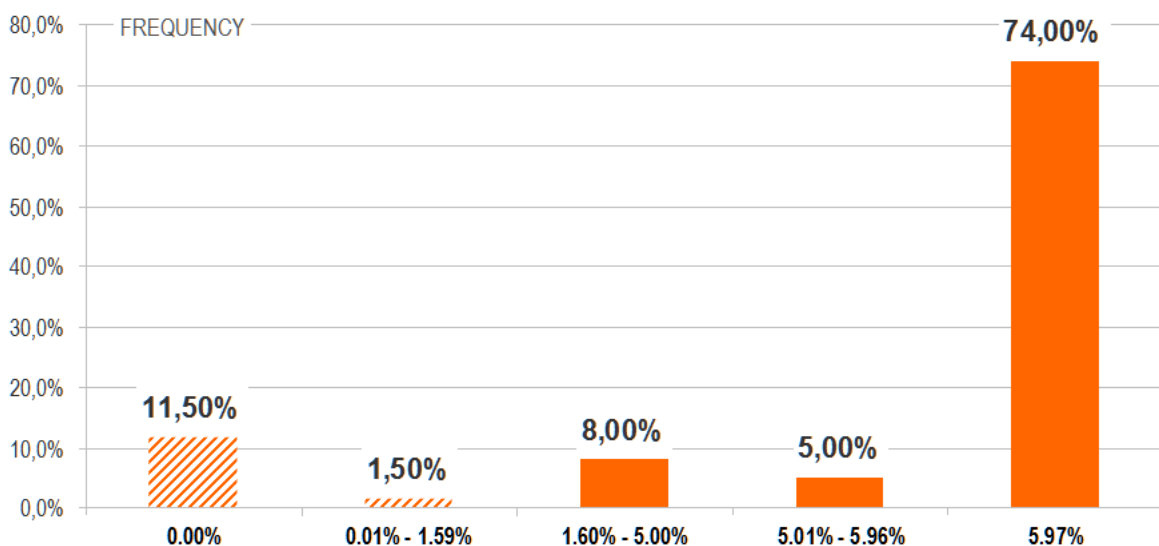
HISTORICAL INFORMATION

- The data presented is for informational purposes, past performance is not necessarily indicative of future results.
- Compound annual returns were calculated by applying the current features of the guaranteed investment over the last 200 3 and 5 year periods ending each month between May 31, 2002 and December 28, 2018.

3 Year Period		5 Year Period	
Average Annual Return	5.06%	Average Annual Return	8.19%
Percentage of periods in which the annual maxim return would have been reached:	74.00%	Percentage of periods in which the annual maxim return would have been reached:	58.00%

• DISTRIBUTION OF COMPOUND ANNUAL RETURN

3 Year Period (0.00% - 19.00%)



Average Annual Return: 5.06%

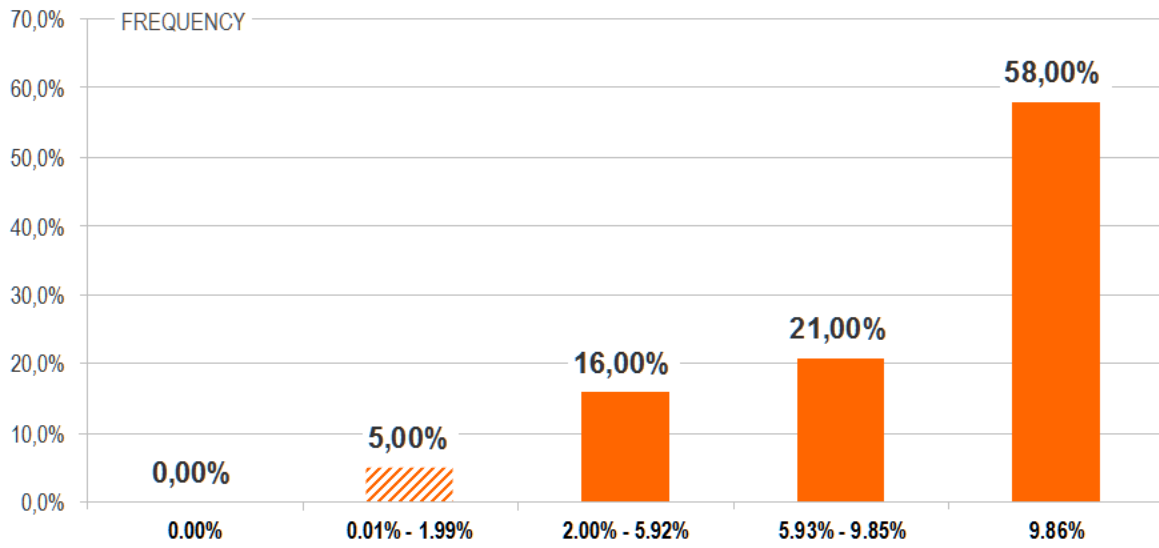
Percentage of periods in which the annual maximum return would have been reached: 74.00%

PROPORTION OF RETURNS BELOW AND ABOVE THE 2 YEAR TS RATE

	< 1.60%	13.00%
	≥ 1.60%	87.00%

• DISTRIBUTION OF COMPOUND ANNUAL RETURN

5 Year Period (0.00% - 60.00%)



Average Annual Return: 8.19%

Percentage of periods in which the annual maximum return would have been reached: 58.00%

PROPORTION OF RETURNS BELOW AND ABOVE THE 5 YEAR TS RATE

	< 2.00%	5.00%
	≥ 2.00%	95.00%