



MarketLever Guaranteed Investment

OVERVIEW

The MarketLever Guaranteed Investment allows you to capitalize on the global equity markets with exposure to 20 major companies globally across several business sectors, including financials, energy, health care, technology and communications. It offers the potential upside of the stock market with a 100% principal guarantee at maturity.

KEY BENEFITS:

- No management fees or commissions
- 400% participation rate – you receive 4.0 times the gains of the market-linked GIC over the term up to a maximum rate
- Principal 100% guaranteed at maturity
- Principal deposits are fully guaranteed by Deposit Guarantee Corporation of Manitoba

HIGHLIGHTS:

- \$5,000 minimum investment
- 6-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 Global Stock market
- If you have an investment horizon of at least 6 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

MarketLever Guaranteed Investment

OVERVIEW OF THE MARKETLEVER GUARANTEED INVESTMENT

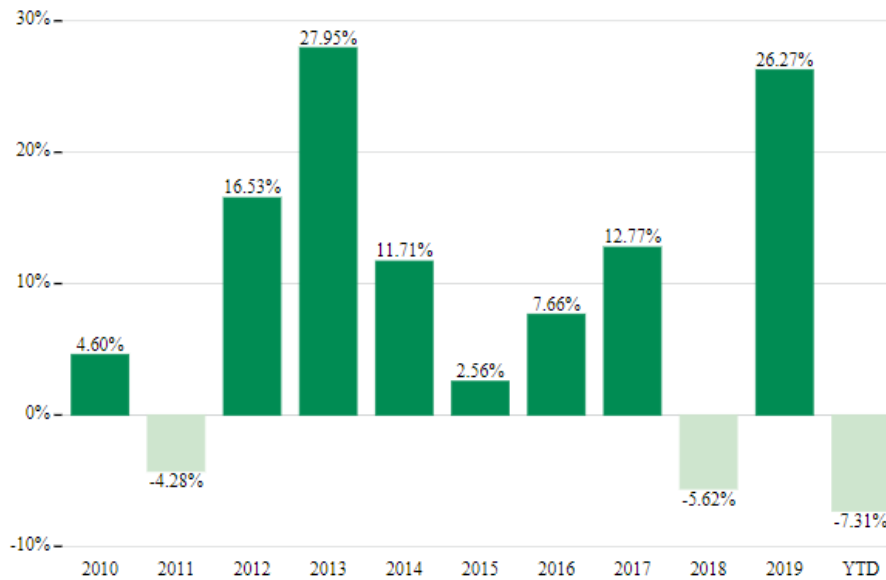
The MarketLever Guaranteed Investment offers exposure to a diversified group of large and well-known Global companies across several sectors.

BASKET OF SECURITIES

Global Market Basket details

<i>Underlying (20)</i>	<i>Weight</i>
Accenture Plc	5.00 %
AstraZeneca Plc	5.00 %
Canadian Imperial Bank of Commerce	5.00 %
Deutsche Post AG	5.00 %
Home Depot Inc./The	5.00 %
Iberdrola SA	5.00 %
Imperial Oil Limited	5.00 %
Johnson & Johnson	5.00 %
KDDI Corporation	5.00 %
National Bank of Canada	5.00 %
Nestle SA	5.00 %
Novartis AG	5.00 %
Rio Tinto Limited	5.00 %
SAP SE	5.00 %
Sun Life Financial Inc.	5.00 %
The Coca-Cola Company	5.00 %
The Toronto-Dominion Bank	5.00 %
Thomson Reuters Corporation	5.00 %
Toyota Motor Corporation	5.00 %
Vivendi SA	5.00 %

GLOBAL MARKET BASKET PERFORMANCE BY YEAR



Global Market Basket performance by period

Period	1 year	2 years	3 years	4 years	5 years	10 years	Annual Compound Returns (%)
Performance	-4.28 %	6.63 %	4.22 %	7.47 %	6.20 %	9.23 %	

HOW ARE THE RETURNS CALCULATED?

Between the issue date and the maturity date, the return is determined as follows:

1. The average fluctuation of the 20 securities that make up the basket.
2. This fluctuation is multiplied by the participate rate and grows to a maximum rate of return as disclosed in the investment agreement.

To reduce the effect of a potential market pullback, we factor in the average of the monthly price readings during the last three months of the term.

MarketLever Guaranteed Investment

EXAMPLE OF RETURN CALCULATION AT MATURITY (6-year term)

Security and Corresponding Bloomberg Rating	CP ¹	CP ²		CP ² / CP ¹	
		Bull Market	Bear Market	Bull Market	Bear Market
S ₁ : Accenture Plc (ACN UN EQUITY)	228.69	233.26	196.67	1.02	0.86
S ₂ : AstraZeneca Plc (AZN LN EQUITY)	8424.00	8676.72	7160.40	1.03	0.85
S ₃ : Canadian Imperial Bank of Commerce (CM CT EQUITY)	101.60	104.65	86.36	1.03	0.85
S ₄ : Deutsche Post AG (DPW GY EQUITY)	41.28	42.11	37.98	1.02	0.92
S ₅ : Home Depot Inc./The (HD UN EQUITY)	285.92	291.64	254.47	1.02	0.89
S ₆ : Iberdrola SA (IBE SQ EQUITY)	10.80	11.12	10.58	1.03	0.98
S ₇ : Imperial Oil Limited (IMO CT EQUITY)	16.52	17.02	13.71	1.03	0.83
S ₈ : Johnson & Johnson (JNJ UN EQUITY)	150.97	155.50	147.95	1.03	0.98
S ₉ : KDDI Corporation (9433 JT EQUITY)	2694.00	2747.88	2451.54	1.02	0.91
S ₁₀ : National Bank of Canada (NA CT EQUITY)	67.76	69.79	55.56	1.03	0.82
S ₁₁ : Nestle SA (NESN SE EQUITY)	108.66	111.92	107.57	1.03	0.99
S ₁₂ : Novartis AG (NOVN SE EQUITY)	80.66	82.27	70.17	1.02	0.87
S ₁₃ : Rio Tinto Limited (RIO AT EQUITY)	97.50	100.42	78.98	1.03	0.81
S ₁₄ : SAP SE (SAP GY EQUITY)	133.06	137.05	107.78	1.03	0.81
S ₁₅ : Sun Life Financial Inc. (SLF CT EQUITY)	55.55	56.66	49.44	1.02	0.89
S ₁₆ : The Coca-Cola Company (KO UN EQUITY)	50.81	52.33	42.17	1.03	0.83
S ₁₇ : The Toronto-Dominion Bank (TD CT EQUITY)	61.54	63.39	60.31	1.03	0.98
S ₁₈ : Thomson Reuters Corporation (TRI CT EQUITY)	108.14	111.38	88.67	1.03	0.82
S ₁₉ : Toyota Motor Corporation (7203 JT EQUITY)	6967.00	7176.01	6618.65	1.03	0.95
S ₂₀ : Vivendi SA (VIV FP EQUITY)	25.00	25.75	21.25	1.03	0.85
Average CP² / CP¹				1.027	0.8845
Cumulative return considered*				2.70%	0.00%
Cumulative return considered including the participation rate (400%)*				10.80%	0.00%
Annual compound rate of return*				1.72%	0.00%

* The return is presented for information purposes only and is not indicative of future performance. The maximum cumulative return including the participation rate of this investment is 14.000%. If the return at maturity including the participation rate is higher than 14.000% the interest paid will be 14.000%. If the cumulative return is negative, the value zero will be used in the calculation.

This investment does not entitle the holder to dividend paid by the companies in the portfolio.

Investment returns are not affected by exchange rate fluctuations, even if the prices are denominated in foreign currencies.

For full details on how the return is calculated, please read the Investment Agreement.