



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 in the market-linked GIC up to the 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
- 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.

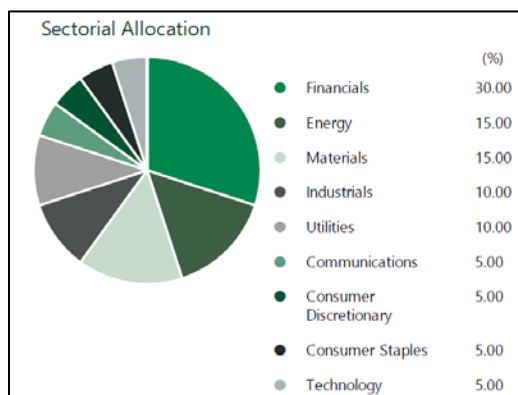
- It offers 100% principal protection
- It offers exposure to the Canadian Stock market
- If you have an investment horizon of at least 3 years
- If you don't plan to withdraw your investment prior to maturity
- If you don't require an annual source of income from the investment
- If you want the security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

OVERVIEW OF THE CANADIAN MARKET-LINKED GIC

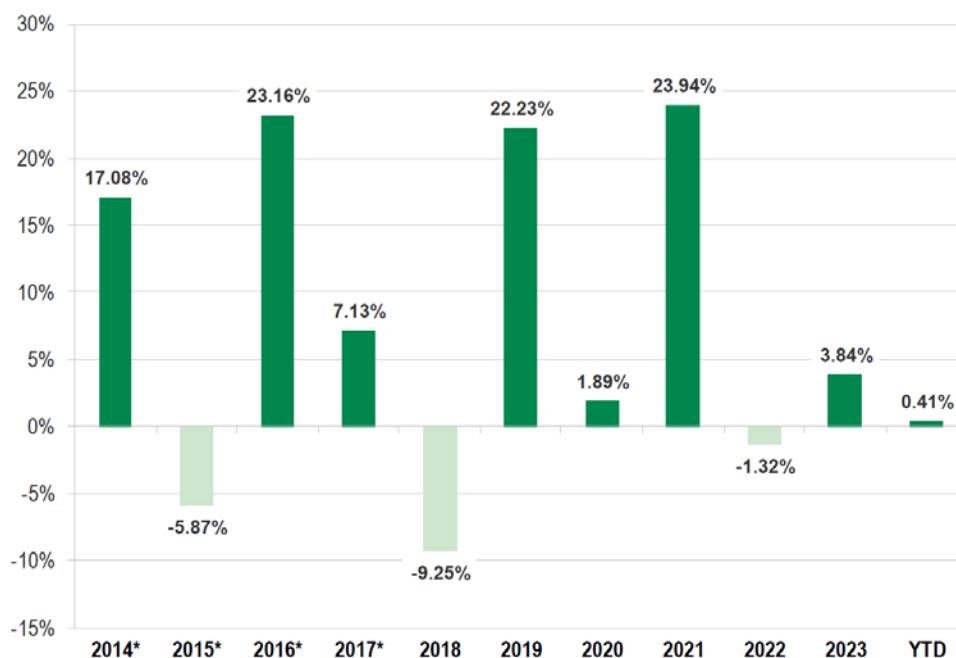
The Canadian Market-Linked GIC offers exposure to a diversified group of large and well-known Canadian companies across several sectors.

BASKET OF SECURITIES

Underlying (20)	(%)
Agnico Eagle Mines Ltd (AEM CT EQUITY)	5.00
Bank of Montreal (BMO CT EQUITY)	5.00
Bank of Nova Scotia (BNS CT EQUITY)	5.00
BCE Inc. (BCE CT EQUITY)	5.00
Canadian Imperial Bank of Commerce (CM CT EQUITY)	5.00
Canadian Natural Resources Limited (CNQ CT EQUITY)	5.00
Canadian Pacific Kansas City Limited (CP CT EQUITY)	5.00
Emera Inc. (EMA CT EQUITY)	5.00
Enbridge Inc. (ENB CT EQUITY)	5.00
Hydro One Limited (H CT EQUITY) *Historical prices date back to: 2015-11-05	5.00
Magna International Inc. (MG CT EQUITY)	5.00
Manulife Financial Corporation (MFC CT EQUITY)	5.00
Nutrien Limited (NTR CT EQUITY) *Historical prices date back to: 2017-12-29	5.00
Pembina Pipeline Corporation (PPL CT EQUITY)	5.00
Royal Bank of Canada (RY CT EQUITY)	5.00
Saputo Inc. (SAP CT EQUITY)	5.00
The Toronto-Dominion Bank (TD CT EQUITY)	5.00
Thomson Reuters Corporation (TRI CT EQUITY)	5.00
Wheaton Precious Metals Corp. (WPM CT EQUITY)	5.00
WSP Global Inc. (WSP CT EQUITY)	5.00



CANADIAN MARKET BASKET PERFORMANCE BY YEAR



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

CANADIAN MARKET BASKET PERFORMANCE BY PERIOD

Period	1 year	2 years	3 years	4 years	5 years	10 years
Performance	0.68%	0.56%	8.02%	8.23%	8.04%	7.58%*

Annual
Compound
Returns
(%)

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

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.

CANADIAN MARKET BASKET SECURITIES DESCRIPTION

Stock symbol	Company	Sector	Description*
AEM CT	Agnico Eagle Mines Ltd	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.
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.
BCE CT	BCE Inc.	Communications	BCE Inc., provides a full range of communication services to residential and business customers in Canada. The Company's services includes local, long distance and wireless phone services, high speed and wireless Internet access, IP-broadband services, value-added business solutions and direct-to-home satellite and VDSL television services.
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.

Stock symbol	Company	Sector	Description*
CNQ CT	Canadian Natural Resources Limited	Energy	Canadian Natural Resources Limited 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 is a Class 1 transcontinental railway, providing freight and intermodal services over a network in Canada and the United States. The Company's mainline network serves major Canadian ports and cities from Montreal to Vancouver, and key centers in the United States Midwest and Northeast.
EMA CT	Emera Inc.	Utilities	Emera Inc. owns and operates a broad portfolio of electric and natural gas generation, transmission and distribution assets and services, and has an overall strategic focus on transformation to cleaner energy. The Company serves customers across Canada, the Caribbean and the United States, including Florida and New Mexico.
ENB CT	Enbridge Inc.	Energy	Enbridge Inc. provides energy transportation, distribution, and related services in North America and internationally. The Company operates a crude oil and liquids pipeline system, is involved in international energy projects, and is involved in natural gas transmission and midstream businesses. Enbridge also distributes natural gas and electricity, and provides retail energy products.
H CT	Hydro One Limited	Utilities	Hydro One Limited is an electrical transmission and distribution utility in Ontario. The company delivers electricity safely and reliably to customers across the province, and to large industrial customers and municipal utilities. Hydro One owns and operates Ontario's transmission and low-voltage distribution network.

Source: MSCI – Bloomberg

CANADIAN MARKET BASKET SECURITIES DESCRIPTION

Stock symbol	Company	Sector	Description*
MG CT	Magna International Inc.	Consumer Discretionary	Magna International Inc. designs, develops, and manufactures automotive systems, assemblies and components, and engineers and assembles complete vehicles. The Company sells its products primarily to original equipment manufacturers.
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.
NTR CT	Nutrien Limited	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.
PPL CT	Pembina Pipeline Corporation	Energy	Pembina Pipeline Corporation transports, stores and markets petroleum products. The Company operates conventional and oil sands pipelines; stores oil; and gathers and processes natural gas.
RY CT	Royal Bank of Canada	Financials	Royal Bank of Canada is a diversified financial services company. The Company provides personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services. Royal Bank offers its services to personal, business, public sector and institutional clients with operations worldwide.

Stock symbol	Company	Sector	Description*
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.
TD CT	The Toronto-Dominion Bank	Financials	The Toronto-Dominion Bank conducts a general banking business through banking branches and offices located throughout Canada and overseas. The Bank and other subsidiaries offer a broad range of banking, advisory services, and discount brokerage to individuals, businesses, financial institutions, governments, and multinational corporations.
TRI CT	Thomson Reuters Corporation	Technology	Thomson Reuters Corporation is an electronic information and solutions company that serves the global business and professional marketplace. The Company provides proprietary online systems and CD-ROM products in information sectors such as legal and regulatory, financial, scientific reference and healthcare, and corporate training.
WPM CT	Wheaton Precious Metals Corp.	Materials	Wheaton Precious Metals Corp. operates as a precious metals streaming company. The Company focuses on gold and silver projects. Wheaton Precious Metals serves customers worldwide.
WSP CT	WSP Global Inc.	Industrials	WSP Global Inc. offers engineering services. The Company offers professional services in the areas of construction, energy, the environment, mining, municipal infrastructure, project management, telecommunications, and transportation.

Source: MSCI – Bloomberg