

2024 Market Advantage GIC – 3-Year Canada Market GIC (S&P TSX 60 Index) – Issue #152

November 2024

Overview

The 3-Year Canada Stock Market GIC allows one to invest in the Canadian equity markets with exposure to a broad selection of Canadian companies. The 3-Year Canada Stock Market GIC is linked to the S&P/TSX 60 Index and allows one to invest in the market but have protection against the downside, as it guarantees that the member's principal is 100% protected.

Key Highlights and Benefits

Sales Period: November 19, 2024 – January 20, 2025

- No management fees or commissions
- A Canadian dollar investment in which 100% of the principal is guaranteed at maturity
- It adds diversification to your portfolio

Product Features

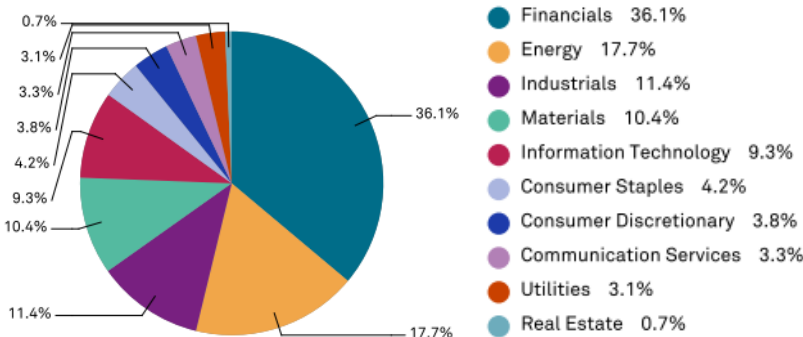
- Pre-Issue Rate: 0.30% paid up to the GIC start date
- Term: 3 years
- GIC Start Date: February 7, 2025
- GIC Maturity Date: February 14, 2028
- Index: S&P/TSX 60
- Market-Capitalization weighted index
- Interest paid at maturity
- Participation Rate: 100%
- Minimum Guaranteed Total Return: 5.00%
- Maximum Total Return: 20.0%

How is the return calculated?

The payout amount is calculated on the S&P/TSX 60 Index based on the percentage difference between the opening level and the simple average of the closing level on three key dates: December 7, 2027, January 7, 2028 and February 7, 2028.

Index: S&P/TSX 60

(Shown as of October 31, 2024)



Product Minimum Investment

RRIF	\$500
RRSP	\$500
TFSA	\$500
Non-Registered	\$500

This investment might be ideal for you

- If you have an investment horizon of at least three years
- If you don't plan to withdraw your investment prior to maturity

How do Stock Market GICs work?

Stock Market GICs are linked to the performance of an underlying index.



What if the market goes down?

- 100% principal guaranteed so your original investment is safe
- Earn the guaranteed minimum total return (if applicable)

