

# Winter 2022 – 4-Year Canada Stock Market GIC: S&P TSX 60 ESG Index

Winter 2022

## Overview

The 4-Year Canada Stock Market GIC allows one to invest in the Canadian equity markets with exposure to a broad selection of Canadian companies with strong Environmental, Social, and Governance (ESG) standards. The S&P TSX 60 ESG Index constituents are weighted based on their weights in the S&P TSX 60, tilted such that companies with higher or lower S&P DJI ESG Scores are over- or underweighted, respectively, while maintaining industry group neutrality. Exclusions based on companies' involvement in thermal coal, tobacco, controversial weapons, and poor alignment with UNGC principles are also applied. The 4-Year Canada Stock Market GIC 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: January 4, 2022 – March 19, 2022

- 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: 0.05% paid up to the GIC start date
- Term: 4 years
- GIC Start Date: March 23, 2022
- GIC Maturity Date: March 26, 2026
- Index: S&P TSX 60 ESG
- Interest paid at maturity
- Participation Rate: 100%
- Minimum Guaranteed Total Return: 2.00%
- Maximum Total Return: 10.50%

## Product Minimum Investment

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

## This investment might be ideal for you

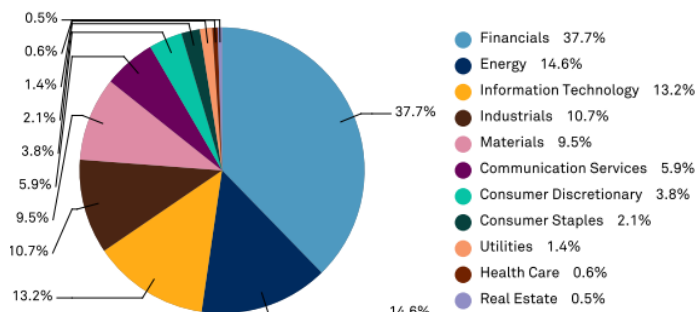
- If you have an investment horizon of at least five years
- If you don't plan to withdraw your investment prior to maturity

## How is the return calculated?

The payout amount is calculated on the S&P TSX 60 ESG Index based on the percentage difference between the opening level and the simple average of the closing level on three key dates: March 23, 2026, February 20, 2026, and January 21, 2026.

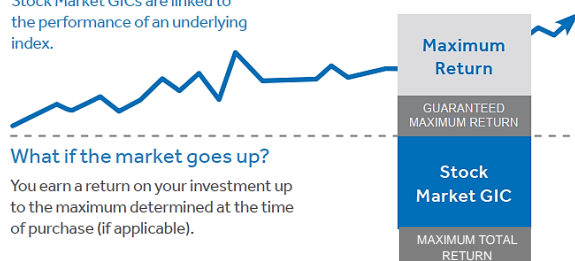
## Index: S&P TSX 60 ESG

(Shown as of December 8, 2021)



## 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)

