

Overview

The 5-Year U.S. Stock Market GIC allows one to invest in the American equity markets with exposure to a broad selection of American companies. The 5-Year U.S. Stock Market GIC is linked to the S&P 500 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: January 4, 2022 – March 19, 2022

- No management fees or commissions
- A CAD 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: 5 years
- GIC Start Date: March 23, 2022
- GIC Maturity Date: March 25, 2027
- Index: S&P 500
- Interest paid at maturity
- Participation Rate: 100%
- Minimum Guaranteed Total Return: 2.25%
- Maximum Total Return: 15.00%

Product Minimum Investment

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

This investment might be ideal for you

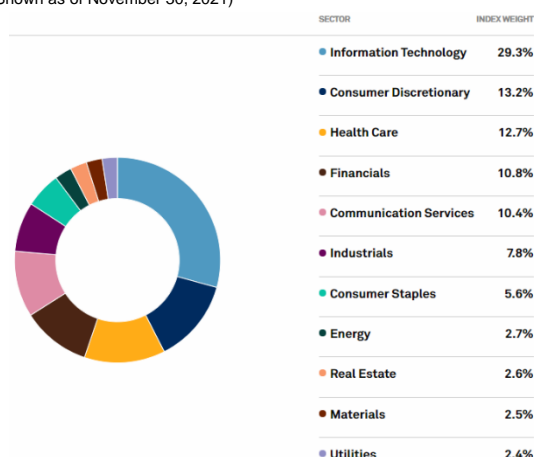
- If you have an investment horizon of at least five years
- If you don't plan to withdraw your investment prior to maturity

How is the return calculated?

The payout amount is calculated on the S&P 500 Index based on the percentage difference between the opening level and the simple average of the closing level on three key dates: March 22, 2027, February 19, 2027, and January 20, 2027.

Index: S&P 500

(Shown as of November 30, 2021)



How do Stock Market GICs work?

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



What if the market goes up?

You earn a return on your investment up to the maximum determined at the time of purchase (if applicable).

What if the market goes down?

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

