

Canadian Market-Linked GIC (5-year)

Fact sheet

CANADIAN MARKET-LINKED GIC FEATURES

- Principal guaranteed at maturity
- 100% participation rate – receive the full gains of the market-linked GIC over the term up to a maximum rate
- No management fees or commissions
- RRSP and TFSA eligible
- Insured by the Financial Services Regulatory Authority of Ontario (FSRA) up to \$250,000 for non-registered accounts and unlimited for registered accounts
- Earned interest paid at maturity
- Non-redeemable

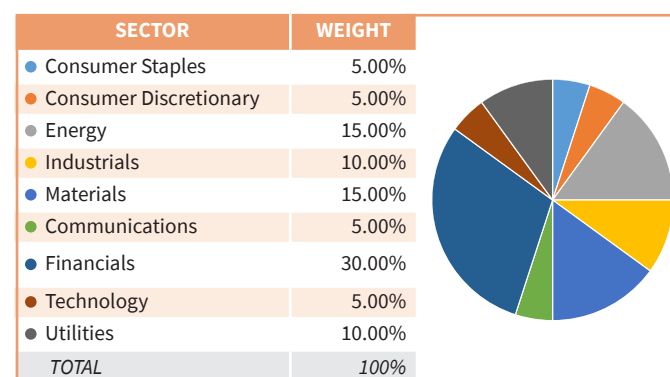
KEY DATES	
Sales Period	July 23, 2024 to September 23, 2024
Issue Date	October 22, 2024
Maturity Date	October 22, 2029
First Valuation Date	August 8, 2029
Second Valuation Date	September 10, 2029
Third Valuation Date	October 11, 2029

PERFORMANCE INDICATORS*	
Maximum Annual Compound Rate of Return	8.73%
Maximum Cumulative Return	52.00%
Minimum Annual Compound Rate of Return	0.00%
Minimum Cumulative Return	0.00%
Participation Rate	100%

INVESTMENT COMPOSITION

The Canadian Market-Linked GIC is designed to mimic the performance of this reference basket of 20 equally weighted Canadian companies across a variety of economic sectors.

COMPANY	SECTOR
Emera Inc	Utilities
Bank of Montreal	Financials
Thomson Reuters Corp	Technology
Canadian Pacific Kansas City Ltd	Industrials
Bank of Nova Scotia/The	Financials
National Bank of Canada	Financials
Canadian Natural Resources Ltd	Energy
Pembina Pipeline Corp	Energy
BCE Inc	Communications
Royal Bank of Canada	Financials
Nutrien Ltd	Materials
Enbridge Inc	Energy
Canadian Imperial Bank of Commerce	Financials
Hydro One Ltd	Utilities
Manulife Financial Corp	Financials
Wheaton Precious Metals Corp	Materials
Saputo Inc	Consumer Staples
Magna International Inc	Consumer Discretionary
WSP Global Inc	Industrials
Agnico Eagle Mines Ltd	Materials



FREQUENTLY ASKED QUESTIONS

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- Seek capital protection
- Wish to diversify your portfolio
- Have an investment horizon of five years or longer
- Don't plan to withdraw your investment prior to maturity
- Want to protect your principal and are interested in a variable return rate that may be potentially higher than that offered by a traditional fixed-rate GIC

WHAT HAPPENS WHEN MY INVESTMENT MATURES?

At maturity, your principal and any return earned, will be deposited into the account you designated at the time of purchase.

CAN I REDEEM MY INVESTMENT BEFORE THE MATURITY DATE?

The terms and conditions of this product do not provide the option of redeeming this investment before maturity.

HOW IS RETURN CALCULATED?

Return is calculated based on the variation in the benchmark prices between the issue date and the maturity date, up to the maximum cumulative return indicated on your purchase agreement. For full details on how to calculate the return, please refer to the market-linked GIC terms and conditions.

MANY OF THE COMPANIES IN THE REFERENCE BASKET PAY OUT DIVIDENDS. WILL I ALSO RECEIVE THOSE AS PART OF THIS INVESTMENT?

No, the market-linked GIC is intended to mimic the performance of the reference basket but the securities in the reference basket are not being purchased. As a result, at maturity you have 100% principal protection, and a return that can vary between a minimum and maximum cumulative return, as determined by the variation in price of the securities, but no dividends or other distributions that some companies may payout to their shareholders.

SINCE THE MARKET IS DYNAMIC, WHAT HAPPENS IF SOMETHING CHANGES WITH A COMPANY IN THE BASKET?

If a market event were to occur, such as a merger or stock split, the securities in the basket could change. If a security in the basket changes, the calculation of the return would be based on the new security and not the original one.

*Rates and terms are subject to change without notice. Returns are based on the performance of the securities of the companies outlined above and could be nil at maturity. The principal amount of a market-linked GIC is guaranteed and is repayable upon maturity. Market-linked GICs are non-redeemable. Terms and conditions for market-linked GICs are included with your market-linked GIC purchase agreement and are also available at any FirstOntario branch.

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