

Global Market-Linked GIC (3-year)

Fact sheet

GLOBAL 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 18, 2024
Maturity Date	October 18, 2027
First Valuation Date	August 9, 2027
Second Valuation Date	September 7, 2027
Third Valuation Date	October 7, 2027

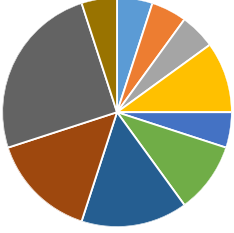
PERFORMANCE INDICATORS*	
Maximum Annual Compound Rate of Return	11.87%
Maximum Cumulative Return	40.00%
Minimum Annual Compound Rate of Return	0.00%
Minimum Cumulative Return	0.00%
Participation Rate	100%

INVESTMENT COMPOSITION


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

COMPANY	SECTOR	COUNTRY
Magna International Inc	Consumer Discretionary	Canada
Manulife Financial Corp	Financials	Canada
Gilead Sciences Inc	Health Care	United States
Sanofi	Health Care	France
SSE PLC	Utilities	United Kingdom
Neste Oyj	Energy	Finland
Astellas Pharma Inc	Health Care	Japan
Siemens AG	Industrials	Germany
TELUS Corp	Communications	Canada
STMicroelectronics NV	Technology	Netherlands
Bouygues SA	Industrials	France
Nutrien Ltd	Materials	Canada
Unilever PLC	Consumer Staples	United Kingdom
Swiss Re AG	Financials	Switzerland
Samsung Electronics Co Ltd	Technology	South Korea
Oracle Corp	Technology	United States
Cisco Systems Inc	Technology	United States
KDDI Corp	Communications	Japan
Sony Group Corp	Technology	Japan
Bank of Nova Scotia/The	Financials	Canada

SECTOR	WEIGHT
Consumer Staples	5.00%
Consumer Discretionary	5.00%
Energy	5.00%
Industrials	10.00%
Materials	5.00%
Communications	10.00%
Financials	15.00%
Health Care	15.00%
Technology	25.00%
Utilities	5.00%
TOTAL	100%



COUNTRY	WEIGHT
Canada	25.00%
United States	15.00%
Switzerland	5.00%
France	10.00%
United Kingdom	10.00%
Japan	15.00%
Germany	5.00%
South Korea	5.00%
Finland	5.00%
Netherlands	5.00%
TOTAL	100%



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 three 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.*

MLGICIssue150-G3