

Canadian Business Market-Linked GIC (3-year)

Fact sheet

CANADIAN BUSINESS 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
- 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	January 21, 2025 to March 17, 2025
Issue Date	April 21, 2025
Maturity Date	April 21, 2028
First Valuation Date	February 14, 2028
Second Valuation Date	March 13, 2028
Third Valuation Date	April 11, 2028

PERFORMANCE INDICATORS*	
Maximum Annual Compound Rate of Return	6.85%
Maximum Cumulative Return	22.00%
Minimum Annual Compound Rate of Return	0.00%
Minimum Cumulative Return	0.00%
Participation Rate	100%

INVESTMENT COMPOSITION

The Canadian Business 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
Restaurant Brands International Inc	Consumer Discretionary
Canadian Natural Resources Ltd	Energy
Suncor Energy Inc	Energy
Canadian Utilities Ltd	Utilities
National Bank of Canada	Financials
TELUS Corp	Communications
iA Financial Corp Inc	Financials
Bank of Montreal	Financials
Canadian Pacific Kansas City Ltd	Industrials
Saputo Inc	Consumer Staples
CGI Inc	Technology
Bank of Nova Scotia/The	Financials
Enbridge Inc	Energy
Manulife Financial Corp	Financials
Canadian Imperial Bank of Commerce	Financials
Canadian Apartment Properties REIT	Real Estate
Franco-Nevada Corp	Materials
Canadian National Railway Co	Industrials
Constellation Software Inc	Technology
Nutrien Ltd	Materials

SECTOR	WEIGHT
Consumer Staples	5.00%
Consumer Discretionary	5.00%
Energy	15.00%
Industrials	10.00%
Materials	10.00%
Communications	5.00%
Financials	30.00%
Technology	10.00%
Utilities	5.00%
Real Estate	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.

MLGICIssue153-C3