

Global Diversified

Market-Linked Guaranteed Investment Certificate (MLGIC)

Series 31: Tuesday, September 23, 2025 to Monday, November 17, 2025

Composition of basket of securities

The Global Diversified MLGIC guarantees 100% of your principal at maturity while offering return potential from 20 companies diversified in many economic sectors and regions of the world.¹ The basket also offers industry diversification.

Company	Sector	Country
APA Group	Utilities	Australia
Astellas Pharma	Health Care	Japan
Axfood AB	Consumer Staples	Sweden
BCE Inc.	Communications	Canada
Compass Group PLC	Industrials	United Kingdom
DNB Bank ASA	Financials	Norway
EOG Resources Inc.	Energy	United States
Honda Motor Company Limited	Consumer Discretionary	Japan
Industrial Business Machine Corporation	Technology	United States
Koninklijke Ahold Delhaize NV	Consumer Staples	Netherlands
Magna International Inc.	Consumer Discretionary	Canada
MS&AD Insurance Group Holdings Inc	Financials	Japan
Nordea Bank Abp	Financials	Finland
Pilbara Minerals Ltd.	Materials	Australia
Royal Bank of Canada	Financials	Canada
Sanofi	Health Care	France
Shopify Inc.	Technology	Canada
Sony Group Corporation	Technology	Japan
Swisscom AG	Communications	Switzerland
Telus Corporation	Communications	Canada

Guaranteed Return

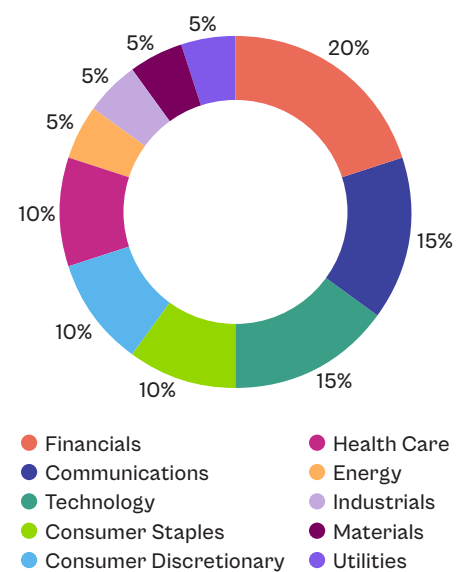
During this sales period, the Canadian Diversified MLGIC guarantees an annual rate of 2% on both the 3- and 5-year term lengths, which is paid annually and at maturity.

Potential Maximum Return

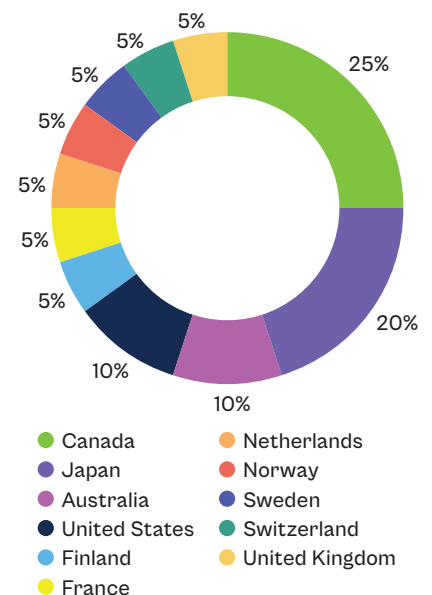
Depending on the performance over the investment period, the 3-year term has a maximum cumulative potential return of up to 18.00%*, while the 5-year term has a maximum cumulative potential return of 35.00%*.

*includes guaranteed return

Sector Allocation



Geographic Allocation



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What are the benefits of this investment solution?

The Global Diversified MLGIC offers the following benefits:



Security

Capital 100% guaranteed at maturity.



Simplicity

A managed solution and no management fees.



Growth potential

Higher return potential than traditional term investments.



Price

No management fees or commissions.

Who is this investment suitable for?

The Global Diversified MLGIC is suitable for investors who:

- ✓ Are looking for peace of mind with 100% principal protection at maturity.
- ✓ Have an investment horizon of at least 3 years.
- ✓ Agree to forgo a portion of the guaranteed return from traditional term investments so they can benefit from a higher market-linked return potential.
- ✓ Do not plan to transfer the investment or withdraw funds prior to maturity.

Highlights

- ✓ Provides exposure to many economic sectors and regions of the world.
- ✓ Potential to earn higher returns linked to a set of stocks as outlined in the terms and conditions.
- ✓ Minimum guaranteed rate of return is paid annually as interest.
- ✓ Offers protection from possible market corrections occurring in the last three months of the investment.
- ✓ Hedged against foreign currency fluctuations.

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¹ Breakdown as at May 12, 2025.

Information on MLGIC rates of return is provided for information purposes only. The information will vary and may change at any time without notice. MLGIC variable returns may be nil at maturity. However, the principal and annual guaranteed return, if any, are guaranteed at maturity.

Before investing, the investor should read the investment agreement.