

Financial Services

Market-Linked Guaranteed Investment Certificate (MLGIC)

Series 32: Tuesday, November 18, 2025 to Monday, January 19, 2026

Composition of basket of securities

The Financial Services MLGIC guarantees 100% of your capital at maturity while offering return potential from 8 well-known Canadian financial services providers.¹

Company	Sector
Bank of Montreal	Financials
Bank of Nova Scotia	Financials
Canadian Imperial Bank of Commerce	Financials
Intact Financial Corporation	Financials
Manulife Financial Corporation	Financials
National Bank of Canada	Financials
Royal Bank of Canada	Financials
Sun Life Financial Inc.	Financials

Guaranteed Return

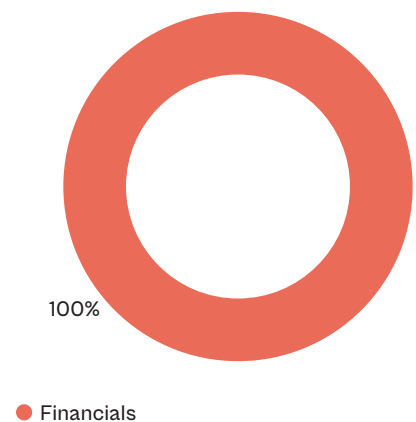
During this sales period, the Financial Services MLGIC guarantees an annual rate of 1.5% on both the 3- and 5-year term lengths, which is paid annually and at maturity.

Potential Maximum Return

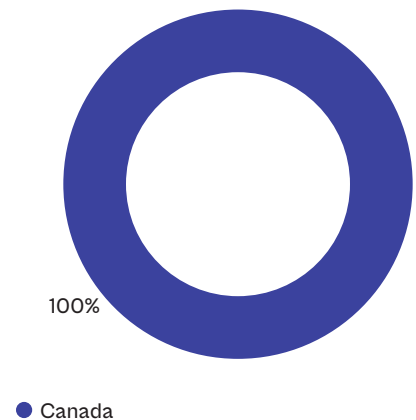
Depending on the performance over the investment period, the 3-year term has a maximum cumulative potential return of up to 18.00%*, while the 5-year term has a maximum cumulative potential return of 37.50%*.

*includes guaranteed return

Sector Allocation



Geographic Allocation



Financial Services



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What are the benefits of this investment solution?

The Financial Services 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 Financial Services 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 8 well-known Canadian financial sector providers.
- ✓ 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.

Contact an advisor today!

¹ Breakdown as at November 30, 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.