

Better World

Market-Linked Guaranteed Investment Certificate (MLGIC)

Series 37: Sept 22, 2026 to Nov 16, 2026

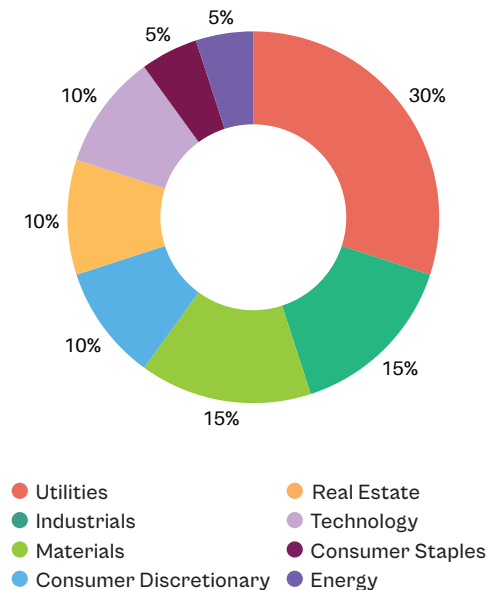
Composition of basket of securities

The Better World MLGIC guarantees 100% of your capital at maturity while offering return potential from 20 large global companies.¹ The basket also offers industry diversification.

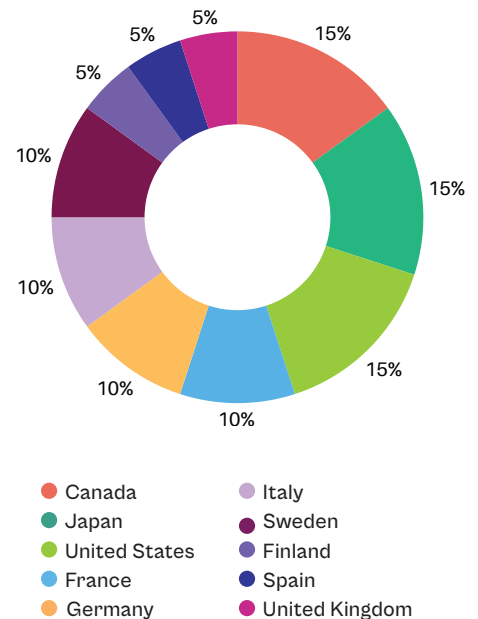
Company

Atlas Copco AB.
Daiwa House Industry Co. Ltd.
ENEL SpA
Engie
First Solar Inc.
Gecina SA
Holmen AB
Hydro One Limited
Kubota Corporation
Magna International Inc.
Mitsubishi Corporation
Redeia Corp SA
SAP SE
SSE PLC
Terna - Rete Elettrica Nazionale
Texas Instruments Inc.
UPM-Kymmene Oyj
Vonovia SE
West Fraser Timber Co. Ltd.
Xylem Inc..

Sector Allocation



Geographic Allocation



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 up to 35.00%*.

*includes guaranteed return

Guaranteed Return

During this sales period, the Better World MLGIC guarantees an annual rate of 1% on both the 3- and 5-year term lengths, which is paid annually and at maturity.

What are the benefits of this investment solution?

The Better World 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 Better World 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 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 20 global companies from a wide range of economic sectors and selected for the way they manage the impact of their operations on the environment.
- 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 December 31, 2026.

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.