Canadian Diversified

Market-Linked Guaranteed Investment Certificate (MLGIC)

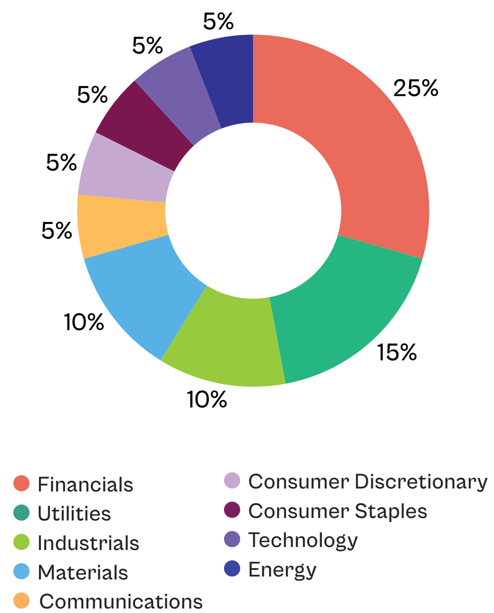
Series 36: July 21, 2026 to Sept 21, 2026

Composition of basket of securities

The Canadian Diversified MLGIC guarantees 100% of your capital at maturity while offering return potential from 20 large Canadian companies.[1] The basket also offers industry diversification.

Company	Sector
Algonquin Power & Utilities Corp.	Utilities
Bank of Montreal	Financials
Bank of Nova Scotia	Financials
Canadian Imperial Bank of Commerce	Financials
Canadian National Railway Company	Industrials
Canadian Natural Resources Limited	Energy
Canadian Utilities Limited	Utilities
CGI Inc.	Technology
Emera Inc.	Utilities
Enbridge Inc.	Energy
Magna International Inc.	Industrials
National Bank of Canada	Financials
Nutrien Limited	Materials
Power Corporation of Canada	Financials
Saputo Inc.	Consumer Staples
Suncor Energy Inc.	Energy
Telus Corporation	Communications
Thomson Reuters Corporation	Consumer Discretionary
West Fraser Timber Co. Ltd.	Materials
WSP Global Inc.	Industrials

Sector Allocation



Guaranteed Return

During this sales period, the Canadian Diversified MLGIC guarantees an annual rate of 1% 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 up to 40.00%*.

*includes guaranteed return

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Affinity Credit Union

What are the benefits of this investment solution?

The Canadian 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 Canadian 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 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 large Canadian companies.
- 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.