

Global Diversified

Market-Linked Guaranteed Investment Certificate (MLGIC)

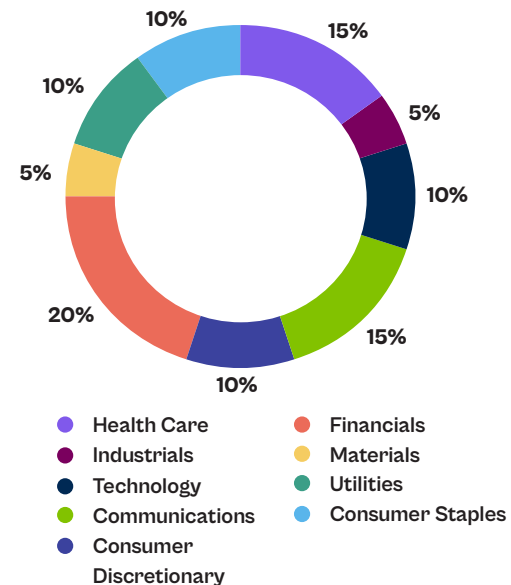
Series 21: Tuesday, January 23, 2024 to Monday, March 18, 2024

Composition of basket of securities

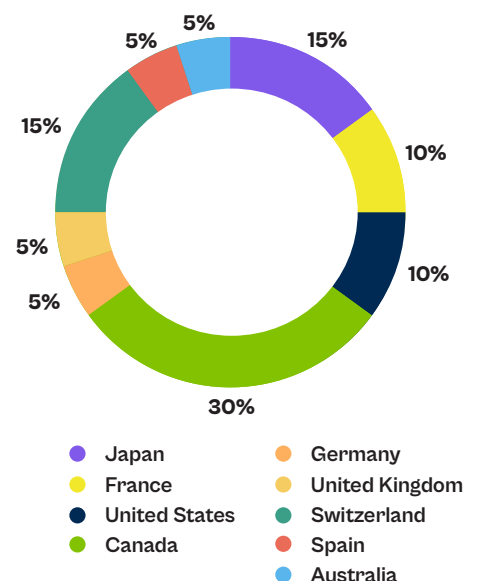
The Global Diversified MLGIC guarantees 100% of your principal at maturity while offering return potential from 20 companies diversified in many economic sectors and regions of the world.¹

Company	Sector	Country
Algonquin Power & Utilities Corp.	Utilities	Canada
Canadian Imperial Bank of Commerce	Financials	Canada
Danone SA	Consumer Staples	France
Denso Corporation	Health Care	Japan
DHL Group	Industrials	Germany
Gilead Sciences Inc	Health Care	United States
Iberdrola SA	Utilities	Spain
KDDI Corporation	Communications	Japan
Manulife Financial Corporation	Financials	Canada
McDonald's Corporation	Consumer Discretionary	United States
Nintendo Company Limited	Technology	Japan
Rio Tinto Limited	Materials	Australia
Roche Holding AG	Health Care	Switzerland
Sanofi	Health Care	France
Swisscom AG	Communications	Switzerland
Telus Corporation	Communications	Canada
The Toronto-Dominion Bank	Financials	Canada
Thomson Reuters Corporation	Technology	Canada
Unilever PLC	Consumer Staples	United Kingdom
Zurich Insurance Group AG	Financials	Switzerland

Sector Allocation



Geographic Allocation



Guaranteed Return

During this sales period, the Canadian Diversified MLGIC guarantees an annual rate of 3.00% 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 could earn a cumulative maximum return* of up to 24.00%, while the 5-year term has unlimited growth potential.

*includes guaranteed return

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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.

Contact an advisor today! · 1.866.863.6237

¹ Breakdown as at January 15, 2024.

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.