

Global Diversified

Market-Linked Guaranteed Investment Certificate (MLGIC)

Series 33: Tuesday, January 20, 2026 to Monday, March 16, 2026

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
AP Moller	Industrials	Denmark
APA Group	Utilities	Australia
Astellas Pharma	Health Care	Japan
Bank of Nova Scotia	Financials	Canada
BCE Inc.	Communications	Canada
Cie Generale des Etablissements Michelin	Consumer Discretionary	France
Coles Group Limited	Consumer Staples	Australia
Danone SA	Consumer Staples	France
DNB Bank ASA	Financials	Norway
Enbridge Inc.	Energy	Canada
Holcim AG	Materials	Switzerland
International Business Machines Corporation	Technology	United States
Intesa Sanpaolo SpA	Financials	Italy
Kawasaki Kisen Kaisha Ltd.	Energy	Japan
Magna International Inc.	Consumer Discretionary	Canada
Sanofi	Health Care	France
Shopify Inc.	Technology	Canada
Sumimoto Mitsui Trust Group Inc.	Financial	Japan
Telus Corporation	Communications	Canada
Verizon Communications Inc.	Communications	United States

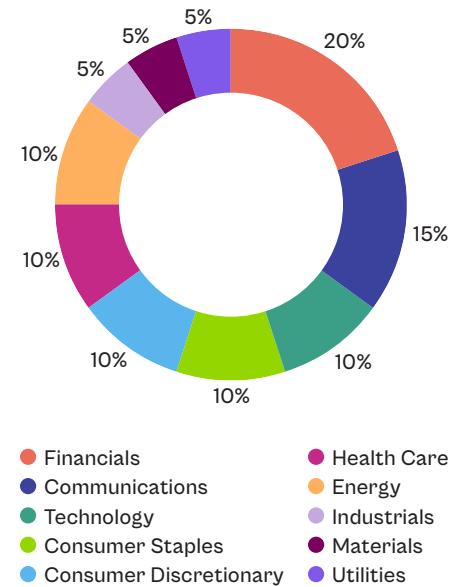
Guaranteed return

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

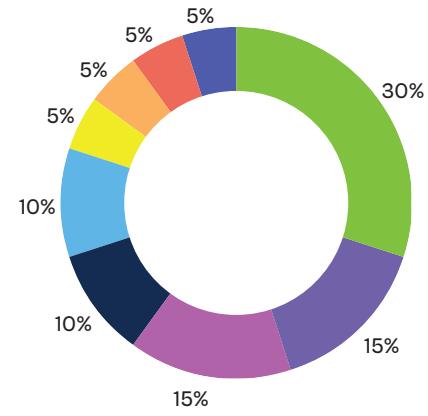
Potential maximum return

Depending on the performance over the investment period, the 3-year term has a maximum cumulative potential return of up to 18%, while the 5-year term has a maximum cumulative potential return of up to 40%.

Sector Allocation



Geographic Allocation



- Canada
- France
- Japan
- Australia
- United States
- Denmark
- Italy
- Norway
- Switzerland

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Affinity
Credit Union

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 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.
- Initial investment is 100% guaranteed at maturity.
- Offers protection from possible market corrections occurring in the last three months of the investment.
- Hedged against foreign currency fluctuations.

Contact an advisor today!

¹Breakdown as at December 31, 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.