

MarketWise Term Deposits

Earn higher potential returns from the stock market with a guaranteed minimum return, without risk to your principal investment.

ABOUT MARKETWISE

Our MarketWise Term Deposit is an attractive option for those looking to earn higher potential returns from the stock market without risking their principal investment. Returns are calculated based on the performance of the S&P/TSX 60 stock market index, representing 60 publicly traded companies across Canada's leading industries.

The principal investment amount is 100% protected*, allowing unlimited potential for gains without the risks associated with a down market.

MARKETWISE FEATURES

- No fees
- Choose a 3-year or 5-year non-redeemable term
- Eligible for: RRSP, TFSA, and non-registered accounts
- Guaranteed minimum cumulative return 1.5% for 3-year term
2.5% for 5-year term
- Principal is 100% guaranteed*
- Start as low as \$1,000
- Return is calculated on the S&P/TSX 60 performance
- Unlimited returns, plus protection from risks associated with a down market

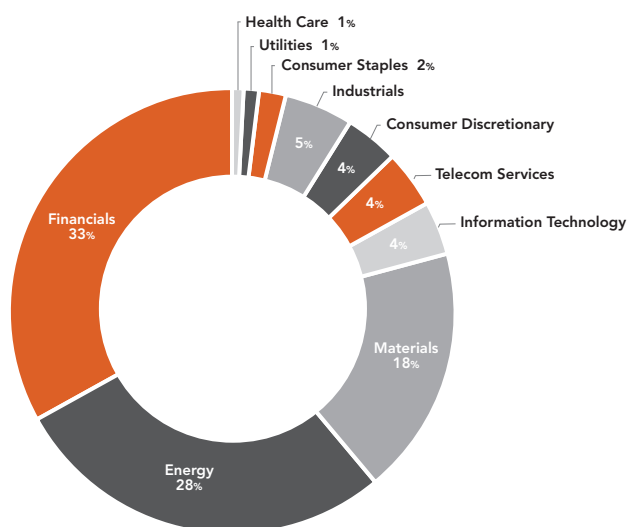


IS MARKETWISE RIGHT FOR YOU?

Our MarketWise Term Deposit is ideal for members who:

- Seek a higher potential return from traditional term deposits
- Have an investment horizon of 3 to 5 years
- Are interested in a more diversified investment mix
- Value the security of a 100% guarantee on their principal and minimum cumulative return
- Are not dependent on their investment as the primary source of income

S&P/TSX 60 SECTOR ALLOCATION



SAMPLE OF S&P/TSX 60 HOLDINGS

- | | |
|---------------------------|---------------------------|
| TELUS Corp | Manulife Financial |
| Royal Bank | Shoppers Drug Mart |
| Canadian Pacific Railway | Teck Resources |
| Imperial Oil | National Bank of Canada |
| Bombardier Inc. | Husky Energy |
| Fortis Inc. | Canadian Tire Corporation |
| Loblaw Companies | Shaw Communications |
| Canadian National Railway | BCE Inc. |
| TD Bank | Sun Life Financial |
| Rogers Communications | Saputo Inc. |

*Protection provided by the Credit Union Insurance Corporation of British Columbia

$$\text{Formula: } \frac{\text{Average Monthly Closing Value} - \text{Starting Value}}{\text{Starting Value}} \times \text{Participation Rate} = \text{Return}$$

Annual rate of return: $\text{Return} / \# \text{ of years} = \%$

$$\text{Example of a 3-year investment calculation*}: \frac{525 - 450}{450} \times 75\% = 12.50\%$$

Annual rate of return: $12.50\% / 3 = 4.17\%$

$$\text{Example of a 5-year investment calculation*}: \frac{550 - 450}{450} \times 125\% = 27.78\%$$

Annual rate of return: $27.78\% / 5 = 5.56\%$

HOW RETURNS ARE CALCULATED

The return calculation is based on the following values:

- Participation rate. The degree to which the return on the term deposit is linked to the actual performance of the S&P/TSX 60 index (75% for the 3-year deposit; 125% for the 5-year deposit).
- Average value. Calculated by adding the monthly averaging date closing values for the index between the first valuation date and the maturity date and dividing that total by the months in the term.
- Starting value. Calculated at the close of business on a predetermined date (strike date).

STAY INFORMED

To track the performance of your market-linked investment, please visit:

www.gffg.com/products/save-and-invest/term-deposit

BEFORE YOU INVEST

As with any investment, making a fully informed decision is important. If you're considering a MarketWise Term Deposit, please note the following:

- Past performance of the S&P/TSX 60 is not reflective of future returns
- Unlike a traditional term deposit, a return in excess of the minimum is not guaranteed, due to market fluctuations
- Investing in a MarketWise Term Deposit is not the same as investing directly in a mutual fund or stock
- MarketWise Term Deposits may be purchased outside of registered plans, but investors are advised to consult their tax advisors regarding their specific situation
- Depending on the performance of the stocks comprising the S&P/TSX 60 Index over the term, it is possible that, at maturity, the investor will receive only their principal and the minimum cumulative return (1.5% for 3-year term and 2.5% for 5-year term, 0.5% guaranteed rate per year).

For more information or to invest in a MarketWise Term Deposit, please visit your G&F Financial Group branch, connect with us online at www.gffg.com, or contact our Member Hub at 604-419-8888.

* Examples are for demonstration purposes. Rate of return is based on simple interest calculation. Please call or visit your branch for more information.

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