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Product will expire in 2023
Product having reached maximum appreciation
*Cumulative Return indicates the cumulative appreciation of the index as of the reporting date and is not an indication of the Market-Linked GIC’s final payout return. The term’s final payout return cannot be determined until the term’s maturity date. Bolded values show that the GIC is currently at its maximum return.
**Annual return is calculated assuming the investment is held until maturity.

CANADIAN MARKET GUARANTEED INVESTMENT								
Issue Date (deposit agreement)	Expiry Date (deposit agreement)	Guaranteed cumulative rate of return	Maximum cumulative rate of return	Participation Rate	Initial index level	Index level as of 29 September 2023	Rate of return as of 29 September 2023 (for reference purposes only, including the participation rate)	
							Cumulative *	Annual **
16 August 2023	16 August 2028	0.00%	62.00%	100%	100.00	94.43	0.00%	0.00%
15 June 2023	15 June 2026	0.00%	32.00%	100%	100.00	95.05	0.00%	0.00%
15 June 2023	15 June 2028	0.00%	62.00%	100%	100.00	95.05	0.00%	0.00%
13 April 2023	13 April 2026	0.00%	25.00%	100%	100.00	93.53	0.00%	0.00%
11 April 2023	11 April 2028	0.00%	55.00%	100%	100.00	93.53	0.00%	0.00%
10 February 2023	10 February 2028	0.00%	55.00%	100%	100.00	91.92	0.00%	0.00%
06 February 2023	06 February 2026	0.00%	25.00%	100%	100.00	91.92	0.00%	0.00%
14 December 2022	14 December 2027	0.00%	55.00%	100%	100.00	94.31	0.00%	0.00%
12 December 2022	12 December 2025	0.00%	25.00%	100%	100.00	94.31	0.00%	0.00%
17 October 2022	17 October 2025	0.00%	25.00%	100%	100.00	99.88	0.00%	0.00%
14 October 2022	14 October 2027	0.00%	55.00%	100%	100.00	99.88	0.00%	0.00%
12 August 2022	12 August 2027	0.00%	50.00%	100%	100.00	97.08	0.00%	0.00%
08 August 2022	08 August 2025	0.00%	22.50%	100%	100.00	97.08	0.00%	0.00%
16 June 2022	16 June 2027	0.00%	33.00%	100%	100.00	93.17	0.00%	0.00%
16 June 2022	16 June 2025	0.00%	13.00%	100%	100.00	93.17	0.00%	0.00%
14 April 2022	14 April 2025	0.00%	12.00%	100%	100.00	90.10	0.00%	0.00%
13 April 2022	13 April 2027	0.00%	25.00%	100%	100.00	90.10	0.00%	0.00%
11 February 2022	11 February 2027	0.00%	21.50%	100%	100.00	92.56	0.00%	0.00%
07 February 2022	07 February 2025	0.00%	8.00%	100%	100.00	92.56	0.00%	0.00%
10 December 2021	10 December 2026	0.00%	20.00%	100%	100.00	100.43	0.43%	0.09%
06 December 2021	06 December 2024	0.00%	7.00%	100%	100.00	100.43	0.43%	0.14%
18 October 2021	18 October 2024	0.00%	7.00%	100%	100.00	108.75	7.00%	2.28%
14 October 2021	14 October 2026	0.00%	20.00%	100%	100.00	108.75	8.75%	1.69%
13 August 2021	13 August 2026	0.00%	20.00%	100%	100.00	109.40	9.40%	1.81%
09 August 2021	09 August 2024	0.00%	7.00%	100%	100.00	109.40	7.00%	2.28%
11 June 2021	11 June 2026	0.00%	20.00%	100%	100.00	107.54	7.54%	1.46%
10 June 2021	10 June 2024	0.00%	7.00%	100%	100.00	107.54	7.00%	2.28%

Product will expire in 2023

Product having reached maximum appreciation

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CANADIAN MARKET GUARANTEED INVESTMENT								
Issue Date (deposit agreement)	Expiry Date (deposit agreement)	Guaranteed cumulative rate of return	Maximum cumulative rate of return	Participation Rate	Initial index level	Index level as of 29 September 2023	Rate of return as of 29 September 2023 (for reference purposes only, including the participation rate)	
							Cumulative *	Annual **
13 April 2021	13 April 2026	0.00%	20.00%	100%	100.00	117.77	17.77%	3.33%
08 April 2021	08 April 2024	0.00%	6.00%	100%	100.00	117.77	6.00%	1.96%
12 February 2021	12 February 2024	0.00%	7.00%	100%	100.00	132.04	7.00%	2.28%
12 February 2021	12 February 2026	0.00%	20.00%	100%	100.00	132.04	20.00%	3.71%
11 December 2020	11 December 2025	0.00%	20.00%	100%	100.00	132.53	20.00%	3.71%
08 December 2020	08 December 2023	0.00%	10.00%	100%	100.00	132.53	10.00%	3.23%
20 October 2020	20 October 2025	0.00%	20.00%	100%	100.00	150.88	20.00%	3.71%
13 October 2020	13 October 2023	0.00%	7.00%	100%	100.00	151.74	7.00%	2.28%
18 August 2020	18 August 2025	0.00%	22.50%	100%	100.00	141.26	22.50%	4.14%
16 June 2020	16 June 2025	0.00%	50.00%	100%	100.00	142.29	42.29%	7.31%
16 April 2020	16 April 2025	0.00%	40.00%	100%	100.00	172.02	40.00%	6.96%

GLOBAL MARKET GUARANTEED INVESTMENT								
Issue Date (deposit agreement)	Expiry Date (deposit agreement)	Guaranteed cumulative rate of return	Maximum cumulative rate of return	Participation Rate	Initial index level	Index level as of 29 September 2023	Rate of return as of 29 September 2023 (for reference purposes only, including the participation rate)	
							Cumulative *	Annual **
16 August 2023	16 August 2028	0.00%	62.00%	100%	100.00	96.92	0.00%	0.00%
14 August 2023	14 August 2026	0.00%	29.00%	100%	100.00	96.92	0.00%	0.00%
15 June 2023	15 June 2028	0.00%	62.00%	100%	100.00	96.42	0.00%	0.00%
13 April 2023	13 April 2026	0.00%	25.00%	100%	100.00	96.14	0.00%	0.00%
11 April 2023	11 April 2028	0.00%	55.00%	100%	100.00	96.14	0.00%	0.00%
10 February 2023	10 February 2028	0.00%	55.00%	100%	100.00	98.15	0.00%	0.00%
06 February 2023	06 February 2026	0.00%	25.00%	100%	100.00	98.15	0.00%	0.00%
14 December 2022	14 December 2027	0.00%	55.00%	100%	100.00	98.26	0.00%	0.00%
12 December 2022	12 December 2025	0.00%	25.00%	100%	100.00	98.26	0.00%	0.00%
17 October 2022	17 October 2025	0.00%	25.00%	100%	100.00	115.71	15.71%	4.98%
14 October 2022	14 October 2027	0.00%	55.00%	100%	100.00	115.71	15.71%	2.96%

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Issue Date (deposit agreement)	Expiry Date (deposit agreement)	Guaranteed cumulative rate of return	Maximum cumulative rate of return	Participation Rate	Initial index level	Index level as of 29 September 2023	Rate of return as of 29 September 2023 (for reference purposes only, including the participation rate)	
							Cumulative *	Annual **
12 August 2022	12 August 2027	0.00%	50.00%	100%	100.00	105.96	5.96%	1.17%
08 August 2022	08 August 2025	0.00%	22.50%	100%	100.00	105.96	5.96%	1.95%
16 June 2022	16 June 2027	0.00%	33.00%	100%	100.00	103.83	3.83%	0.75%
16 June 2022	16 June 2025	0.00%	13.00%	100%	100.00	103.83	3.83%	1.26%
14 April 2022	14 April 2025	0.00%	12.00%	100%	100.00	98.59	0.00%	0.00%
13 April 2022	13 April 2027	0.00%	25.00%	100%	100.00	98.59	0.00%	0.00%
11 February 2022	11 February 2027	0.00%	21.50%	100%	100.00	97.66	0.00%	0.00%
07 February 2022	07 February 2025	0.00%	8.00%	100%	100.00	97.66	0.00%	0.00%
10 December 2021	10 December 2026	0.00%	20.00%	100%	100.00	100.99	0.99%	0.20%
06 December 2021	06 December 2024	0.00%	7.00%	100%	100.00	100.99	0.99%	0.33%
18 October 2021	18 October 2024	0.00%	7.00%	100%	100.00	110.83	7.00%	2.28%
14 October 2021	14 October 2026	0.00%	20.00%	100%	100.00	110.83	10.83%	2.08%
13 August 2021	13 August 2026	0.00%	20.00%	100%	100.00	111.14	11.14%	2.13%
09 August 2021	09 August 2024	0.00%	7.00%	100%	100.00	111.14	7.00%	2.28%
11 June 2021	11 June 2026	0.00%	20.00%	100%	100.00	112.94	12.94%	2.46%
10 June 2021	10 June 2024	0.00%	7.00%	100%	100.00	112.94	7.00%	2.28%
13 April 2021	13 April 2026	0.00%	20.00%	100%	100.00	117.95	17.95%	3.36%
08 April 2021	08 April 2024	0.00%	6.00%	100%	100.00	117.95	6.00%	1.96%
12 February 2021	12 February 2024	0.00%	7.00%	100%	100.00	127.29	7.00%	2.28%
12 February 2021	12 February 2026	0.00%	20.00%	100%	100.00	127.29	20.00%	3.71%
11 December 2020	11 December 2025	0.00%	20.00%	100%	100.00	136.28	20.00%	3.71%
08 December 2020	08 December 2023	0.00%	10.00%	100%	100.00	136.28	10.00%	3.23%
16 October 2020	16 October 2023	0.00%	7.00%	100%	100.00	152.49	7.00%	2.28%
08 October 2020	08 October 2025	0.00%	20.00%	100%	100.00	152.43	20.00%	3.71%
11 August 2020	11 August 2025	0.00%	22.50%	100%	100.00	143.50	22.50%	4.14%
10 June 2020	10 June 2025	0.00%	50.00%	100%	100.00	141.25	41.25%	7.15%
09 April 2020	09 April 2025	0.00%	40.00%	100%	100.00	168.46	40.00%	6.96%

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