

Canadian Business Market-Linked GIC (1-year)

Fact sheet

CANADIAN BUSINESS MARKET-LINKED GIC FEATURES

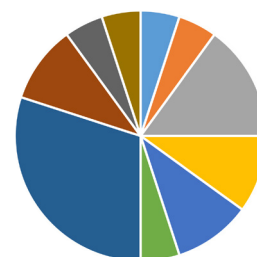
- Principal guaranteed at maturity
- 100% participation rate – receive the full gains of the market-linked GIC over the term up to a maximum rate
- No management fees or commissions
- Insured by the Financial Services Regulatory Authority of Ontario (FSRA) up to \$250,000
- Earned interest paid at maturity
- Non-redeemable

KEY DATES		PERFORMANCE INDICATORS*	
Sales Period	September 23, 2025 to November 17, 2025	Maximum Annual Compound Rate of Return	6.00%
Issue Date	December 15, 2025	Maximum Cumulative Return	6.00%
Maturity Date	December 15, 2026	Minimum Guaranteed Annual Compound Rate	0.00%
First Valuation Date	October 13, 2026	Minimum Guaranteed Cumulative Return	0.00%
Second Valuation Date	November 10, 2026	Participation Rate	100%
Third Valuation Date	December 10, 2026		

INVESTMENT COMPOSITION

The Canadian Business Market-Linked GIC is designed to mimic the performance of this reference basket of 20 equally weighted Canadian companies across a variety of economic sectors.

COMPANY	SECTOR	SECTOR	WEIGHT
Restaurant Brands International Inc	Consumer Discretionary	Consumer Staples	5.00%
Canadian Natural Resources Ltd	Energy	Consumer Discretionary	5.00%
Suncor Energy Inc	Energy	Energy	15.00%
Canadian Utilities Ltd	Utilities	Industrials	10.00%
National Bank of Canada	Financials	Materials	10.00%
TELUS Corp	Communications	Communications	5.00%
iA Financial Corp Inc	Financials	Financials	30.00%
Bank of Montreal	Financials	Technology	10.00%
Canadian Pacific Kansas City Ltd	Industrials	Utilities	5.00%
Saputo Inc	Consumer Staples	Real Estate	5.00%
CGI Inc	Technology	TOTAL	100%
Bank of Nova Scotia/The	Financials		
Enbridge Inc	Energy		
Manulife Financial Corp	Financials		
Canadian Imperial Bank of Commerce	Financials		
Canadian Apartment Properties REIT	Real Estate		
Franco-Nevada Corp	Materials		
Canadian National Railway Co	Industrials		
Constellation Software Inc	Technology		
Nutrien Ltd	Materials		



FREQUENTLY ASKED QUESTIONS

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- Seek capital protection
- Wish to diversify your portfolio
- Have an investment horizon of five years or longer
- Don't plan to withdraw your investment prior to maturity
- Want to protect your principal and are interested in a variable return rate that may be potentially higher than that offered by a traditional fixed-rate GIC

WHAT HAPPENS WHEN MY INVESTMENT MATURES?

At maturity, your principal and any return earned, will be deposited into the account you designated at the time of purchase.

CAN I REDEEM MY INVESTMENT BEFORE THE MATURITY DATE?

The terms and conditions of this product do not provide the option of redeeming this investment before maturity.

HOW IS RETURN CALCULATED?

Return is calculated based on the variation in the benchmark prices between the issue date and the maturity date, up to the maximum cumulative return indicated on your purchase agreement. For full details on how to calculate the return, please refer to the market-linked GIC terms and conditions.

MANY OF THE COMPANIES IN THE REFERENCE BASKET PAY OUT DIVIDENDS. WILL I ALSO RECEIVE THOSE AS PART OF THIS INVESTMENT?

No, the market-linked GIC is intended to mimic the performance of the reference basket but the securities in the reference basket are not being purchased. As a result, at maturity you have 100% principal protection, and a return that can vary between a minimum and maximum cumulative return, as determined by the variation in price of the securities, but no dividends or other distributions that some companies may payout to their shareholders.

SINCE THE MARKET IS DYNAMIC, WHAT HAPPENS IF SOMETHING CHANGES WITH A COMPANY IN THE BASKET?

If a market event were to occur, such as a merger or stock split, the securities in the basket could change. If a security in the basket changes, the calculation of the return would be based on the new security and not the original one.

*Rates and terms are subject to change without notice. Returns are based on the performance of the securities of the companies outlined above and could be nil at maturity. The principal amount of a market-linked GIC is guaranteed and is repayable upon maturity. Market-linked GICs are non-redeemable. Terms and conditions for market-linked GICs are included with your market-linked GIC purchase agreement and are also available at any FirstOntario branch.

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