

Global Business Market-Linked GIC (3-year)

Fact sheet

GLOBAL 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	
Sales Period	September 23, 2025 to November 17, 2025
Issue Date	December 18, 2025
Maturity Date	December 18, 2028
First Valuation Date	October 11, 2028
Second Valuation Date	November 8, 2028
Third Valuation Date	December 8, 2028

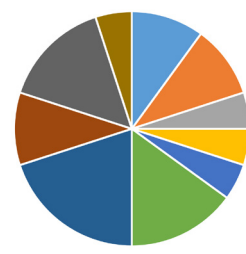
PERFORMANCE INDICATORS*	
Maximum Annual Compound Rate of Return	8.29%
Maximum Cumulative Return	27.00%
Minimum Guaranteed Annual Compound Rate	0.00%
Minimum Guaranteed Cumulative Return	0.00%
Participation Rate	100%

INVESTMENT COMPOSITION

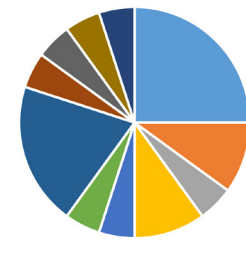
The Global Business Market-Linked GIC is designed to mimic the performance of this reference basket of 20 equally weighted companies across a variety of economic sectors and countries.

COMPANY	SECTOR	COUNTRY
International Business Machines Corp	Technology	United States
BCE Inc	Communications	Canada
Pilbara Minerals Ltd	Materials	Australia
TELUS Corp	Communications	Canada
Koninklijke Ahold Delhaize NV	Consumer Staples	Netherlands
MS&AD Insurance Group Holdings Inc	Financials	Japan
Axfood AB	Consumer Staples	Sweden
Sony Group Corp	Technology	Japan
Sanofi	Health Care	France
Royal Bank of Canada	Financials	Canada
Astellas Pharma Inc	Health Care	Japan
EOG Resources Inc	Energy	United States
APA Group	Utilities	Australia
Nordea Bank Abp	Financials	Finland
Honda Motor Co Ltd	Consumer Discretionary	Japan
Magna International Inc	Consumer Discretionary	Canada
Compass Group PLC	Industrials	United Kingdom
DNB Bank ASA	Financials	Norway
Swisscom AG	Communications	Switzerland
Shopify Inc	Technology	Canada

SECTOR	WEIGHT
Consumer Staples	10.00%
Consumer Discretionary	10.00%
Energy	5.00%
Industrials	5.00%
Materials	5.00%
Communications	15.00%
Financials	20.00%
Health Care	10.00%
Technology	15.00%
Utilities	5.00%
Total	100%



COUNTRY	WEIGHT
Canada	25.00%
United States	10.00%
France	5.00%
Australia	10.00%
Netherlands	5.00%
United Kingdom	5.00%
Japan	20.00%
Switzerland	5.00%
Sweden	5.00%
Norway	5.00%
Finland	5.00%
Total	100%



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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 three 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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