

Better World GIC

Sale period from May 20, 2025 to July 21, 2025

Overview

The Better World Guaranteed Investment Certificate is ideal to diversify your portfolio and take advantage of potential growth in the Global market while protecting your capital.

- 100% capital guarantee at maturity
- 5-year term
- \$500 minimum investment
- protected by deposit insurance¹
- interest paid at maturity
- eligible for registered plans
- no management fees
- protected against currency risk
- eligible for profit sharing
- income taxed at maturity if investment is non-registered²

	5-year term
Issue date	August 20, 2025
Maturity date	August 20, 2030
Maximum cumulative return	40.26%
Maximum annual compound rate of return	7.00%

Reference Security Basket

The reference security basket is comprised of 20 global securities representing various economic sectors.

Underlying (20)	(%)
APA Group (APA AT EQUITY)	5%
Astellas Pharma Inc. (4503 JT EQUITY)	5%
Axfood AB (AXFO SS EQUITY)	5%
BCE Inc. (BCE CT EQUITY)	5%
Compass Group PLC (CPG LN EQUITY)	5%
DNB Bank ASA (DNB NO EQUITY)	5%
EOG Resources Inc. (EOG UN EQUITY)	5%
Honda Motor Company Limited (7267 JT EQUITY)	5%
International Business Machines Corporation (IBM UN EQUITY)	5%
Koninklijke Ahold Delhaize NV (AD NA EQUITY)	5%
Magna International Inc. (MG CT EQUITY)	5%
MS&AD Insurance Group Holdings Inc (8725 JT EQUITY)	5%
Nordea Bank Abp (NDA FH EQUITY)	5%
Pilbara Minerals Ltd. (PLS AT EQUITY)	5%
Royal Bank of Canada (RY CT EQUITY)	5%
Sanofi (SAN FP EQUITY)	5%
Shopify Inc. (SHOP CT EQUITY)	5%
Sony Group Corporation (6758 JT EQUITY)	5%
Swisscom AG (SCMN SE EQUITY)	5%
Telus Corporation (T CT EQUITY)	5%

Sectorial Allocation	(%)
Financials	20%
Communications	15%
Technology	15%
Consumer Discretionary	10%
Consumer Staples	10%
Health Care	10%
Energy	5%
Industrials	5%
Materials	5%
Utilities	5%
Geographic Allocation	(%)
Canada	25%
Japan	20%
Australia	10%
United States	10%
Finland	5%
France	5%
Netherlands	5%
Norway	5%
Sweden	5%
Switzerland	5%
United Kingdom	5%

Better World Market-Linked GIC

Is this investment right for me?

This investment is right for you if you:

- are looking to invest in Global companies
- seek capital protection
- wish to diversify your portfolio
- have an investment horizon of 5 years or longer
- don't plan to withdraw your investment prior to maturity
- agree to forgo a guaranteed return to benefit from a higher potential return than that offered by term savings

How does this solution differ from conventional term savings?

This guaranteed investment differs from conventional term savings in that it does not provide a pre-determined return.

The guaranteed investment's return is determined only at maturity and is dependent on the performance of the reference security basket. As such, the return could be nil at maturity.

How are returns calculated?

Between your investment's purchase date and issue date, your capital will yield a 3.00% interest rate per year.

Between the issue date and the maturity date the return is based on the variation in the price of 20 equity securities, as previously listed, up to a maximum of 40.26% for a 5 year term.

In order to mitigate the effects of potential security downturns at maturity, we take into account the average monthly prices for each security during the term's final 3-month period.

This investment does not entitle the holder to dividends and distributions paid by the companies in the portfolio. Investment returns are not affected by exchange rate fluctuations, even if security prices are published in foreign currencies.

Returns based on security price performance could be nil at maturity. Your capital is guaranteed at maturity.

What happens when my investment matures?

On the first business day following the date of maturity, unless you notify us otherwise, the principal and return, if any, will be deposited to your savings account if the GIC is held outside a registered plan. If the GIC is held within a registered retirement savings plan, registered retirement income fund, or tax-free savings account, the principal and return, if any, will be deposited to a

What if I change my mind?

You have up to 3 business days after receiving your investment agreement to cancel your investment and retrieve your deposit by visiting any of our branches or contacting us at 1.866.900.3822.

How can I purchase this product or get more information?

To purchase this product or for more information, visit www.duca.com or contact a representative at 1.866.900.3822.

¹ Eligible deposits in registered accounts have unlimited coverage through the Financial Services Regulatory Authority (FSRA). Eligible deposits (not in registered accounts) are insured up to \$250,000 through the Financial Services Regulatory Authority.

² Except for interest paid before the issuance date.

