

Better World GIC

Sale period from January 20, 2026 to March 16, 2026

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 | April 15, 2026 |
| Maturity date | April 15, 2031 |
| Maximum cumulative return | 43.56% |
| Maximum annual compound rate of return | 7.50% |

Reference Security Basket

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

| Underlying 20 | % | Sectorial Allocation | % |
|---|------|--------------------------------|----------|
| AP Moller - Maersk A/S (MAERSKB DC EQUITY) | 5.00 | Financials | 20 |
| APA Group (APA AT EQUITY) | 5.00 | Communications | 15 |
| Astellas Pharma Inc. (4503 JT EQUITY) | 5.00 | Consumer Discretionary | 10 |
| Bank of Nova Scotia (BNS CT EQUITY) | 5.00 | Consumer Staples | 10 |
| BCE Inc. (BCE CT EQUITY) | 5.00 | Health Care | 10 |
| Cie Generale des Etablissements Michelin (ML FP EQUITY) | 5.00 | Industrials | 10 |
| Coles Group Limited (COL AT EQUITY) | 5.00 | Technology | 10 |
| Danone SA (BN FP EQUITY) | 5.00 | Energy | 5 |
| DNB Bank ASA (DNB NO EQUITY) | 5.00 | Materials | 5 |
| Enbridge Inc. (ENB CT EQUITY) | 5.00 | Utilities | 5 |
| Holcim AG (HOLN SE EQUITY) | 5.00 | | |
| International Business Machines Corporation (IBM UN EQUITY) | 5.00 | Geographical Allocation | % |
| Intesa Sanpaolo SpA (ISP IM EQUITY) | 5.00 | Canada | 30 |
| Kawasaki Kisen Kaisha Ltd. (9107 JT EQUITY) | 5.00 | France | 15 |
| Magna International Inc. (MG CT EQUITY) | 5.00 | Japan | 15 |
| Sanofi (SAN FP EQUITY) | 5.00 | Australia | 10 |
| Shopify Inc. (SHOP CT EQUITY) | 5.00 | United States | 10 |
| Sumitomo Mitsui Trust Group Inc. (8309 JT EQUITY) | 5.00 | Denmark | 5 |
| Telus Corporation (T CT EQUITY) | 5.00 | Italy | 5 |
| Verizon Communications Inc. (VZ UN EQUITY) | 5.00 | Norway | 5 |
| | | Switzerland | 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 43.56% 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.

