# Grow Canada GIC 

Sale period from January 23, 2024 to March 18, 2024

## Overview

The Grow Canada Guaranteed Investment Certificate is ideal to diversify your portfolio and take advantage of potential growth in the Canadian market while protecting your capital.

- NEW: Guaranteed minimum rate
- $100 \%$ capital guarantee at maturity
- 5-year term
- $\$ 500$ minimum investment
- protected by deposit insurance ${ }^{1}$
- 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-registered ${ }^{2}$

| Issue date | 5-year term |
| :--- | :---: |
| Maturity date | April 18, 2024 |
| Maximum cumulative return | April 18,2029 |
| Maximum annual compound rate of return | $10.41 \%-46.93 \%$ |

## Basket of Securities

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

## Group of Securities

Sectorial Allocation


- Agnico Eagle Mines Ltd
- Bank of Nova Scotia
- Canadian Imperial Bank of Commerce - Canadian Natural Resources Limited
- Canadian Pacific Kansas City Limited
- Enbridge Inc.
- Magna International Inc
- Nutrien Limited

Royal Bank of Canada
The Toronto-Dominion Bank

- Wheaton Precious Metals corp.
- Bank of Montreal
- BCE Inc.
- Manulife Financial Corporation
- Pembina Pipeline Corporation
- Saputo Inc
- Thomson Reuters Corporation

■ WSP Global Inc.


- Financials

Energy

- Materials
- Industrials
- Utilities - Communications
- Consumer Discretionary ■ Consumer Staples
- Technology


## Grow Canada Market Linked GIC with Guaranteed Minimum Rate

## Is this investment right for me?

This investment is right for you if you:

- are looking to invest in Canadian companies
- seek capital protection
- wish to diversify your portfolio
- have an investment horizon of 5 years
- don't plan to withdraw your investment prior to maturity
- enjoy the comfort of a guaranteed minimum return with the potential of a higher rate


## 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 investment's return is determined at maturity and is dependent on the performance of the reference security basket. Regardless of the baskets performance, the minimum rate of return will be paid out.

## 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 variations in the price of 20 equal-weighted equity securities, up to a maximum of $46.93 \%$ (5 years).
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.

The minimum rate of return and 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 variable rate registered account.

## 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.

[^0]크므․
Do more. Be more. Achieve more.


[^0]:    ${ }^{1}$ 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. www.fsrao.ca.
    ${ }^{2}$ Except for interest paid before the issuance date.

