

Better World GIC

Sale period from September 21, 2021 to November 22, 2021

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	December 7, 2021
Maturity date	December 7, 2026
Maximum cumulative return	15.93%
Maximum annual compound rate of return	3.00%

Reference Security Basket

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

#	Identifier	ID ISIN	Security	Market	Weight	Currency	Country	Sector
1	VNA GY Equity	DE000A1ML7J1	Vonovia SE	XETRA Frankfurt	5.00%	European Euro	Germany	Real Estate
2	MOWI NO Equity	NO0003054108	Mowi ASA	Oslo	5.00%	Norwegian Krone	Norway	Consumer Staples
3	FSLR UW Equity	US3364331070	First Solar Inc	Nasdaq GS	5.00%	United States Dollar	United States	Energy
4	DPW GY Equity	DE0005552004	Deutsche Post AG	XETRA Frankfurt	5.00%	European Euro	Germany	Industrials
5	SU FP Equity	FR0000121972	Schneider Electric SE	Paris	5.00%	European Euro	France	Industrials
6	4523 JT Equity	JP3160400002	Eisai Co Ltd	Tokyo SE	5.00%	Japanese Yen	Japan	Health Care
7	REE SQ Equity	ES0173093024	Red Electrica Corp SA	Continuous (Espagne)	5.00%	European Euro	Spain	Utilities
8	TRN IM Equity	IT0003242622	Terna SPA	Milan	5.00%	European Euro	Italy	Utilities
9	GIB/A CT Equity	CA12532H1047	CGI Inc	Toronto	5.00%	Canadian Dollar	Canada	Technology
10	HPE UN Equity	US42824C1099	Hewlett Packard Enterprise Co	New York SE	5.00%	United States Dollar	United States	Technology
11	CTXS UW Equity	US1773761002	Citrix Systems Inc	Nasdaq GS	5.00%	United States Dollar	United States	Technology
12	MSFT UW Equity	US5949181045	Microsoft Corp	Nasdaq GS	5.00%	United States Dollar	United States	Technology
13	MG CT Equity	CA5592224011	Magna International Inc	Toronto	5.00%	Canadian Dollar	Canada	Consumer Discretionary
14	UPM FH Equity	FI0009005987	UPM-Kymmene Oyj	OMX Helsinki	5.00%	European Euro	Finland	Materials
15	GMG AT Equity	AU000000GMG2	Goodman Group	Australie SE	5.00%	Australian Dollar	Australia	Real Estate
16	7203 JT Equity	JP3633400001	Toyota Motor Corp	Tokyo SE	5.00%	Japanese Yen	Japan	Consumer Discretionary
17	ABBN SE Equity	CH0012221716	ABB Ltd	SIX Suisse	5.00%	Swiss Franc	Switzerland	Industrials
18	1928 JT Equity	JP3420600003	Sekisui House Ltd	Tokyo SE	5.00%	Japanese Yen	Japan	Consumer Discretionary
19	ORSTED DC Equity	DK0060094928	Orsted AS	Copenhagen SE	5.00%	Danish Krone	Denmark	Utilities
20	ALO FP Equity	FR0010220475	Alstom SA	Paris	5.00%	European Euro	France	Industrials

Geographical Allocation

Sector Allocation

Better World 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 0.45% 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 15.93% (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. 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 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.

¹Eligible deposits in registered accounts have unlimited coverage through the Financial Services Regulatory Authority (FSRA). Eligible deposits in non-registered accounts are insured up to \$250,000 through the Financial Services Regulatory Authority. www.fsrso.ca.

²Except for interest paid before the issuance date.

