

American Diversified

Market-Linked Guaranteed Investment Certificate (MLGIC)

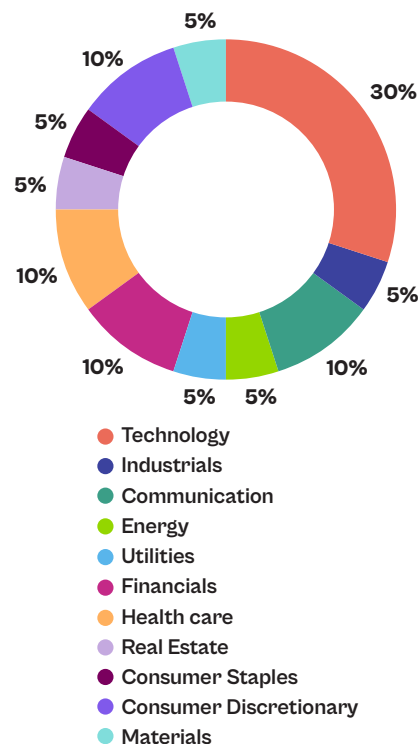
Series 27: Tuesday, January 21, 2025 to Monday, March 17, 2025

Composition of basket of securities

The American Diversified MLGIC guarantees 100% of your capital at maturity while offering return potential from 20 large American companies.¹ The basket also offers industry diversification.

Company	Sector
Air Products and Chemicals Inc.	Materials
American Electric Power Company Inc.	Utilities
AT&T Inc.	Communications
Automatic Data Processing	Technology
Best Buy Co., Inc.	Consumer Discretionary
Cisco Systems Inc.	Technology
Cummins Inc.	Industrials
CVS Health Corp	Health Care
Exxon Mobil Coproration	Energy
Intel Corporation	Technology
International Business Machines Corporation	Technology
Pfizer Inc.	Health Care
Qualcomm Inc.	Technology
Starbucks Corporation	Consumer Discretionary
Texas Instruments	Technology
The Kraft Heinz Company	Consumer Staples
Truist Financial Corporation	Financials
U.S. Bancorp	Financials
Verizon Communications Inc.	Communications
Welltower Inc.	Real Estate

Sector Allocation



Guaranteed Return

During this sales period, the American Diversified MLGIC guarantees an annual rate of 0.50% on both the 3- and 5-year term lengths, which is paid annually and at maturity.

Potential Maximum Return

Depending on the performance over the investment period, the 3-year term has a maximum cumulative potential return of up to 21.00%*, while the 5-year term has a maximum cumulative potential return of up to 45.00%*.

*includes guaranteed return

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What are the benefits of this investment solution?

The American Diversified MLGIC helps you give your members the following benefits:



Security

Capital 100% guaranteed at maturity.



Simplicity

A managed solution and no management fees.



Growth potential

Higher return potential than traditional term investments.



Price

No management fees or commissions.

Who is this investment suitable for?

The American Diversified MLGIC is suitable for investors who:

- ✓ Are looking for peace of mind with 100% principal protection at maturity.
- ✓ Have an investment horizon of at least 3 years.
- ✓ Agree to forgo a portion of the guaranteed return from traditional term investments so they can benefit from a higher market-linked return potential.
- ✓ Do not plan to transfer the investment or withdraw funds prior to maturity.

Highlights

- ✓ Provides exposure to 20 large American companies.
- ✓ Potential to earn higher returns linked to a set of stocks as outlined in the terms and conditions.
- ✓ Minimum guaranteed rate of return is paid annually as interest.
- ✓ Offers protection from possible market corrections occurring in the last three months of the investment.

Contact an advisor today!

¹ Breakdown as at January 13, 2025.

Information on MLGIC rates of return is provided for information purposes only. The information will vary and may change at any time without notice. MLGIC variable returns may be nil at maturity. However, the principal and annual guaranteed return, if any, are guaranteed at maturity. Before investing, the investor should read the investment agreement.