

GLOBAL MARKET-LINKED GIC (3-YEAR)

FACT SHEET

GLOBAL MARKET-LINKED GIC FEATURES

- Principal guaranteed at maturity
- 100% participation rate – receive the full gains of the market-linked GIC over the term up to a maximum rate
- No management fees or commissions
- RRSP and TFSA eligible
- Insured by the Financial Services Regulatory Authority of Ontario (FSRA) up to \$250,000 for non-registered accounts and unlimited for registered accounts
- Earned interest paid at maturity
- Non-redeemable

KEY DATES

Sales Period	May 25 to July 26, 2021
Issue Date	August 9, 2021
Maturity Date	August 9, 2024
First Valuation Date	June 7, 2024
Second Valuation Date	July 8, 2024
Third Valuation Date	August 6, 2024

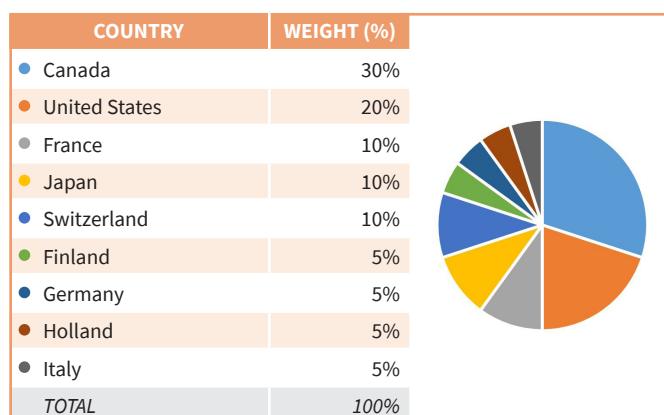
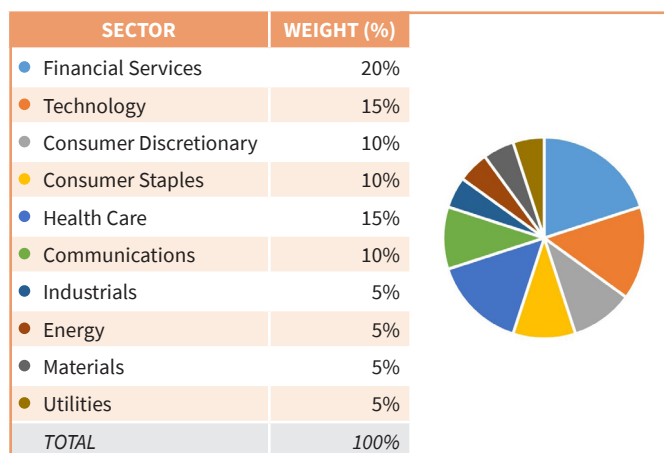
PERFORMANCE INDICATORS*

Maximum Annual Compound Rate of Return	2.28%
Maximum Cumulative Return	7.00%
Participation Rate	100%

INVESTMENT COMPOSITION

The Global Market-Linked GIC is designed to mimic the performance of this reference basket of 20 equally weighted companies across a variety of economic sectors and countries.

COMPANY	SECTOR	COUNTRY
Bank of Montreal	Financial Services	Canada
Canadian Natural Resources Limited	Energy	Canada
CGI Inc.	Technology	Canada
Loblaw Companies Limited	Consumer Staples	Canada
Rogers Communications Inc.	Communications	Canada
Royal Bank of Canada	Financial Services	Canada
AbbVie Inc.	Health Care	USA
McDonald's Corporation	Consumer Discretionary	USA
Texas Instruments Inc.	Technology	USA
The Procter & Gamble Company	Consumer Staples	USA
Air Liquide SA	Materials	France
Sanofi	Health Care	France
Bridgestone Corporation	Consumer Discretionary	Japan
Nippon Telegraph & Telephone Corporation	Communications	Japan
Roche Holding AG	Health Care	Switzerland
Zurich Insurance Group AG	Financial Services	Switzerland
Kone OYJ	Industrials	Finland
Allianz SE	Financial Services	Germany
Wolters Kluwer NV	Technology	Holland
ENEL SpA	Utilities	Italy



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FREQUENTLY ASKED QUESTIONS

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- Seek capital protection
- Wish to diversify your portfolio
- Have an investment horizon of three years or longer
- Don't plan to withdraw your investment prior to maturity
- Want to protect your principal and are interested in a variable return rate that may be potentially higher than that offered by a traditional fixed-rate GIC

WHAT HAPPENS WHEN MY INVESTMENT MATURES?

At maturity, your principal and any return earned, will be deposited into the account you designated at the time of purchase.

CAN I REDEEM MY INVESTMENT BEFORE THE MATURITY DATE?

The terms and conditions of this product do not provide the option of redeeming this investment before maturity.

HOW IS RETURN CALCULATED?

Return is calculated based on the variation in the benchmark prices between the issue date and the maturity date, up to the maximum cumulative return indicated on your purchase agreement. For full details on how to calculate the return, please refer to the market-linked GIC terms and conditions.

MANY OF THE COMPANIES IN THE REFERENCE BASKET PAY OUT DIVIDENDS. WILL I ALSO RECEIVE THOSE AS PART OF THIS INVESTMENT?

No, the market-linked GIC is intended to mimic the performance of the reference basket but the securities in the reference basket are not being purchased. As a result, at maturity you have 100% principal protection, and a return that can vary from 0% to the maximum cumulative return, as determined by the variation in price of the securities, but no dividends or other distributions that some companies may payout to their shareholders.

SINCE THE MARKET IS DYNAMIC, WHAT HAPPENS IF SOMETHING CHANGES WITH A COMPANY IN THE BASKET?

If a market event were to occur, such as a merger or stock split, the securities in the basket could change. If a security in the basket changes, the calculation of the return would be based on the new security and not the original one.

**Rates and terms are subject to change without notice. Returns are based on the performance of the securities of the companies outlined above and could be nil at maturity. The principal amount of a Market-Linked GIC is guaranteed and is repayable upon maturity. Market-Linked GICs are non-redeemable. Terms and conditions for Market-Linked GICs are included with your Market-Linked GIC purchase agreement and are also available at any FirstOntario branch.*

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