Canadian Business Market-Linked GIC (3-year)
Fact sheet

FirstOntario BUSINESS

CANADIAN BUSINESS 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
- Insured by the Financial Services Regulatory Authority of Ontario (FSRA) up to $250,000
- Earned interest paid at maturity
- Non-redeemable

KEY DATES	
Sales Period	November 17, 2026 to January 18, 2027
Issue Date	February 19, 2027
Maturity Date	February 19, 2030
First Valuation Date	December 10, 2029
Second Valuation Date	January 10, 2030
Third Valuation Date	February 12, 2030

PERFORMANCE INDICATORS*	
Maximum Annual Compound Rate of Return	6.27%
Maximum Cumulative Return	20.00%
Minimum Guaranteed Annual Compound Rate	0.00%
Minimum Guaranteed Cumulative Return	0.00%
Participation Rate	100%

INVESTMENT COMPOSITION

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

COMPANY	SECTOR
Bank Of Nova Scotia	Financials
Sun Life Financial Inc	Financials
Manulife Financial Corp	Financials
Bank Of Montreal	Financials
Toronto-Dominion Bank	Financials
Enbridge Inc	Energy
Pembina Pipeline Corp	Energy
TC Energy Corp	Energy
Canadian Natural Resources	Energy
Nutrien Ltd	Materials
Agnico Eagle Mines Ltd	Materials
Kinross Gold Corp	Materials
Canadian Natl Railway Co	Industrials
Canadian Pacific Kansas City	Industrials
Shopify Inc - Class A	Information Technology
Loblaw Companies Ltd	Consumer Staples
Alimentation Couche-Tard Inc	Consumer Staples
Magna International Inc	Consumer Discretionary
Fortis Inc	Utilities
BCE Inc	Communication Services

SECTOR	WEIGHT
Financials	25.00%
Energy	20.00%
Materials	15.00%
Industrials	10.00%
Information Technology	5.00%
Consumer Staples	10.00%
Consumer Discretionary	5.00%
Utilities	5.00%
Communication Services	5.00%
TOTAL	100%



Canadian Business Market-Linked GIC (3-year)
Fact sheet

FirstOntario BUSINESS

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 between a minimum and 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.*

MLGICIssue164-C3