

Global Business Market-Linked GIC (2-year)

Fact sheet

GLOBAL 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
- Non-redeemable

| KEY DATES | |
|-----------------------|------------------------------------|
| Sales Period | January 20, 2026 to March 16, 2026 |
| Issue Date | April 13, 2026 |
| Maturity Date | April 13, 2028 |
| First Valuation Date | February 8, 2028 |
| Second Valuation Date | March 8, 2028 |
| Third Valuation Date | April 10, 2028 |

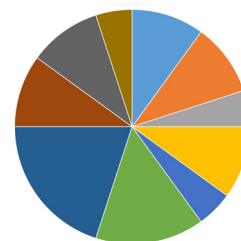
| PERFORMANCE INDICATORS* | |
|---|-------|
| Maximum Annual Compound Rate of Return | 4.40% |
| Maximum Cumulative Return | 9.00% |
| Minimum Guaranteed Annual Compound Rate | 0.00% |
| Minimum Guaranteed Cumulative Return | 0.00% |
| Participation Rate | 100% |

INVESTMENT COMPOSITION

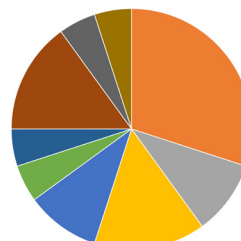
The Global Business Market-Linked GIC is designed to mimic the performance of this reference basket of 20 equally weighted companies across a variety of economic sectors and countries.

| COMPANY | SECTOR | COUNTRY |
|---|------------------------|---------------|
| AP Moller - Maersk A/S | Industrials | Denmark |
| APA Group | Utilities | Australia |
| Astellas Pharma Inc. | Health Care | Japan |
| Bank of Nova Scotia | Financials | Canada |
| BCE Inc. | Communications | Canada |
| Cie Generale des Etablissements Michelin | Consumer Discretionary | France |
| Coles Group Limited | Consumer Staples | Australia |
| Danone SA | Consumer Staples | France |
| DNB Bank ASA | Financials | Norway |
| Enbridge Inc. | Energy | Canada |
| Holcim AG | Materials | Switzerland |
| International Business Machines Corporation | Technology | United States |
| Intesa Sanpaolo SpA | Financials | Italy |
| Kawasaki Kisen Kaisha Ltd. | Industrials | Japan |
| Magna International Inc. | Consumer Discretionary | Canada |
| Sanofi | Health Care | France |
| Shopify Inc. | Technology | Canada |
| Sumitomo Mitsui Trust Group Inc. | Financials | Japan |
| Telus Corporation | Communications | Canada |
| Verizon Communications Inc. | Communications | United States |

| SECTOR | WEIGHT |
|------------------------|-------------|
| Consumer Staples | 10.00% |
| Consumer Discretionary | 10.00% |
| Energy | 5.00% |
| Industrials | 10.00% |
| Materials | 5.00% |
| Communications | 15.00% |
| Financials | 20.00% |
| Health Care | 10.00% |
| Technology | 10.00% |
| Utilities | 5.00% |
| <i>Total</i> | <i>100%</i> |



| COUNTRY | WEIGHT |
|---------------|-------------|
| Canada | 30.00% |
| United States | 10.00% |
| France | 15.00% |
| Australia | 10.00% |
| Denmark | 5.00% |
| Italy | 5.00% |
| Japan | 15.00% |
| Switzerland | 5.00% |
| Norway | 5.00% |
| <i>Total</i> | <i>100%</i> |



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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 five 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.

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