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

FirstOntario BUSINESS

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
- Earned interest paid at maturity
- Non-redeemable

KEY DATES	
Sales Period	November 17, 2026 to January 18, 2027
Issue Date	February 18, 2027
Maturity Date	February 18, 2030
First Valuation Date	December 10, 2029
Second Valuation Date	January 9, 2030
Third Valuation Date	February 12, 2030

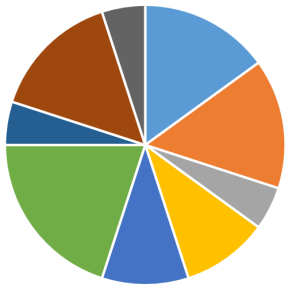
PERFORMANCE INDICATORS*	
Maximum Annual Compound Rate of Return	8.29%
Maximum Cumulative Return	27.00%
Minimum Guaranteed Annual Compound Rate	0.00%
Minimum Guaranteed Cumulative Return	0.00%
Participation Rate	100%

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
Telus Corp	Communication Services	Canada
Vodafone Group Plc	Communication Services	Britain
Telstra Group Ltd	Communication Services	Australia
United Parcel Service-CL B	Industrials	United States
Danone	Consumer Staples	France
Magna International Inc	Consumer Discretionary	Canada
Denso Corp	Consumer Discretionary	Japan
DHL Ag	Industrials	Germany
West Japan Railway Co	Industrials	Japan
Upm-Kymmene Oyj	Materials	Finland
National Bank Of Canada	Financials	Canada
Toronto-Dominion Bank	Financials	Canada
Credit Agricole SA	Financials	France
Zurich Insurance Group Ag	Financials	Switzerland
American Electric Power	Utilities	United States
Sherwin-Williams Co/the	Materials	United States
Sanofi	Health Care	France
Novartis Ag-Reg	Health Care	Switzerland
Roche Holding Ag	Health Care	Switzerland
HP Inc	Information Technology	United States

SECTOR	WEIGHT
Communication Services	15.00%
Industrials	15.00%
Consumer Staples	5.00%
Consumer Discretionary	10.00%
Materials	10.00%
Financials	20.00%
Utilities	5.00%
Health Care	15.00%
Information Technology	15.00%
Total	*100%*



COUNTRY	WEIGHT
Canada	20.00%
Britain	5.00%
Australia	5.00%
United States	20.00%
France	15.00%
Japan	10.00%
Germany	5.00%
Finland	5.00%
Switzerland	15.00%
Total	*100%*



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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 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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