Global Market-Linked GIC (5-year)
Fact sheet

FirstOntario CREDIT UNION

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	September 22, 2026 to November 16, 2026
Issue Date	December 16, 2026
Maturity Date	December 16, 2031
First Valuation Date	October 14, 2031
Second Valuation Date	November 10, 2031
Third Valuation Date	December 9, 2031

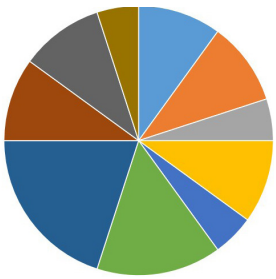
PERFORMANCE INDICATORS*	
Maximum Annual Compound Rate of Return	9.16%
Maximum Cumulative Return	55.00%
Minimum Guaranteed Annual Compound Rate	0.00%
Minimum Guaranteed Cumulative Return	0.00%
Participation Rate	100%

INVESTMENT COMPOSITION

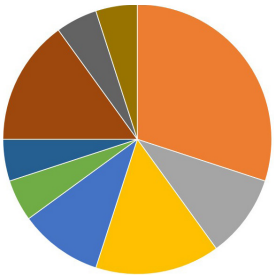
The Global Market-Linked GIC is designed to mimic the performance of this reference basket of 20 equally weighted companies across a variety of economic sectors and countries.

COMPANY	SECTOR	COUNTRY
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%
Total	*100%*



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%
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 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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