

Key Dates

Availability

July 25 to July 23, 2021

Investment Issuance

August 11, 2021 (2YR)

August 9, 2021 (3YR)

August 13, 2021 (5YR)

Investment Maturity

August 11, 2023 (2YR)

August 9, 2024 (3YR)

August 13, 2026 (5YR)

Overview of Index

An investment linked to 20 equally weighted select Canadian companies across diverse sectors.

Index features

- 100% participation rate - receive the full gains of the Market-Linked GIC over the term, up to a maximum rate (return is based on the cumulative return of the basket of securities)
- Principal completely guaranteed at maturity
- Earned interest paid at maturity
- \$100 minimum investment for registered and non-registered accounts
- No management fees or commissions
- Available for a 2, 3, or 5 Year term
- Eligible deposits in registered accounts have unlimited coverage through the Financial Services Regulatory Authority (FSRA). Eligible deposits (not in registered accounts) are insured up to \$250,000 through the Financial Services Regulatory Authority (FSRA).

Fact Sheet

Canadian Diversified Market-Linked GIC

Current Sales Period Details*

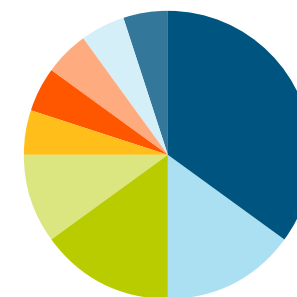
Market-Linked GIC	Index-Tracked	Term Length in Years	Minimum Guaranteed		Maximum	
			Cumulative Return	Annualized Return	Cumulative Return	Annualized Return
Canadian Diversified	Basket of 20 equally weighted Canadian stocks	2	0.50%	0.25%	4.00%	1.98%
		3	1.00%	0.33%	8.50%	2.76%
		5	1.50%	0.30%	20.00%	3.71%

Company	Weight
Bank of Nova Scotia	5%
BCE Inc.	5%
Brookfield Asset Management Inc.	5%
Canadian Imperial Bank of Commerce	5%
Canadian National Railway Company	5%
Fairfax Financial Holdings Limited	5%
Fortis Inc.	5%
Imperial Oil Ltd.	5%
Intact Financial Corp.	5%
Magna International Inc.	5%
Metro Inc.	5%
Power Corporation of Canada	5%
Shaw Communications Inc.	5%
Suncor Energy Inc.	5%
TC Energy Corporation	5%
Telus Corporation	5%
The Toronto-Dominion Bank	5%
Thomson Reuters Corporation	5%
Waste Connections, Inc.	5%
Wheaton Precious Metal Corp.	5%

TOTAL 100%

Sector	Weight
Financials	35%
Energy	15%
Communications	15%
Industrials	10%
Utilities	5%
Consumer Staples	5%
Consumer Discretionary	5%
Materials	5%
Technology	5%

TOTAL 100%



How your return is calculated

The Market-Linked GIC's **Total Return** is the greater of the guaranteed minimum rate of return or the Canadian Diversified Market-Linked GIC's Performance up to a specified maximum return (return for the 3 year term is based on the cumulative return of the basket of securities).

Initial Index Value	Ending Index Value	Market-Linked GIC Performance	Total Interest Earned
1,000	October 15, 20xx	1,145	$\frac{1,150 - 1000}{1,000} = 15\%$ $\$5,000 \times 15\% = \750
	November 15, 20xx	1,150	
	December 17, 20xx	1,155	
	Average	1,150	
1,000	October 15, 20xx	1,000	$\frac{995 - 1000}{1,000} = <0\%$ $\$5,000 \times 1.5\% = \75
	November 15, 20xx	995	
	December 17, 20xx	990	
	Average	995	

$$\text{Canadian Diversified Market-Linked GIC Performance} = \frac{\text{Ending Index Value} - \text{Initial Index Value}}{\text{Initial Index Value}}$$

$$\text{Total Interest Earned} = \text{Deposit Amount} \times \text{Total Return}$$

Ending Index Value

The average closing price of the Canadian Diversified Market-Linked GIC securities based upon readings are done towards the end of the life of the product (60/30/closing). The average calculated will take into account prices above and below the initial index prices.

Initial Index Value

The closing price of the Canadian Diversified Market-Linked GIC securities on the Index Set Date.

Sample Return Calculation

A Member invests \$5,000 in a 5-Year Canadian Diversified Market-Linked GIC that has a minimum rate of return of 1.5% and a maximum rate of return of 15% maturing December 31, 20xx.

You can add even more diversification with these Market-Linked GICs that deliver the potential gains of the stock market with a guaranteed return of your initial investment.



American Diversified Market-Linked GIC

Environmentally Responsible Market-Linked GIC

Financial Services Market-Linked GIC

Global Diversified Market-Linked GIC

Speak to a Meridian Advisor today

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* 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 Meridian Market-Linked GIC is guaranteed and is repayable upon maturity. Meridian Market-Linked GICs are non-redeemable. Terms and conditions for Meridian Market-Linked GICs are available at your local Meridian branch.

Eligible deposits in registered accounts have unlimited coverage through the Financial Services Regulatory Authority (FSRA). Eligible deposits (not in registered accounts) are insured up to \$250,000 through the Financial Services Regulatory Authority (FSRA).