

SASCU

CANADIAN DIVERSIFIED MARKET LINKED TERM DEPOSIT

Sale period November 24, 2020 to January 25, 2021 (Issue #128)

OVERVIEW

The Canadian Diversified Market Linked Term Deposit is ideal to diversify your portfolio and take advantage of potential growth in the Canadian market, while protecting your capital.

- 3 or 5-year term
- \$500 minimum investment
- Capital completely guaranteed at maturity
- Protected by deposit insurance¹
- No management fees
- Interest paid at maturity
- Eligible for RRSP, TFSA and non-registered accounts
- Income taxed at maturity if investment is non-registered²

	3-YEAR TERM	5-YEAR TERM
ISSUE DATE	February 12, 2021	February 12, 2021
MATURITY DATE	February 12, 2024	February 12, 2026
MAXIMUM ANNUAL COMPOUND RATE OF RETURN	1.48%	2.11%
MAXIMUM CUMULATIVE RETURN	4.50%	11.00%

REFERENCE SECURITY BASKET

The security basket is composed of 20 major Canadian corporations representing various economic sectors. Each company has the same weight in the basket.

SECTOR	WEIGHT %	SECURITY BASKET	
		Bank of Nova Scotia	Metro Inc.
● Financials	35.00	BCE Inc.	Power Corporation of Canada
● Communications	15.00	Brookfield Asset Management Inc.	Shaw Communications Inc.
● Energy	15.00	Canadian Imperial Bank of Commerce	Suncor Energy Inc.
● Industrials	10.00	Canadian National Railway Company	TC Energy Corporation
● Consumer Discretionary	5.00	Fairfax Financial Holdings Limited	Telus Corporation
● Consumer Staples	5.00	Fortis Inc.	The Toronto-Dominion Bank
● Materials	5.00	Imperial Oil Limited	Thomson Reuters Corporation
● Technology	5.00	Intact Financial Corporation	Waste Connections, Inc.
● Utilities	5.00	Magna International Inc.	Wheaton Precious Metals Corp.
TOTAL	100.00		

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 3 years, 5 years or longer;
- don't plan to withdraw your investment prior to maturity;
- agree to forgo part of the guaranteed return provided by traditional term savings to benefit from a higher potential return;
- for the RRSP option, you will not turn 72 in the year the term matures, or convert to an RRIF prior to maturity.

SASCU

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HOW ARE RETURNS CALCULATED?

Between your investment's purchase date and issue date, your capital will yield a 0.15% interest rate per year.

Between the issue date and the maturity date, the return is based on variations in the price of the 20 equal-weighted equity securities, as previously listed, up to a maximum of 4.50% (3 years) or 11.00% (5 years).

In order to mitigate the effects of a potential downturn in the value of the securities at maturity, we take into account the average monthly price for this index during the term's final 3-month period.

This investment does not entitle the holder to dividends and distributions paid by the companies in the portfolio.

For full details on how the return is calculated, please see the Deposit Agreement.

Returns are based on the performance of the security basket and could be nil at maturity. Your capital is guaranteed at maturity.

HOW CAN I KEEP TRACK OF MY INVESTMENT'S PERFORMANCE?

The investment's performance is updated regularly at sascu.com, but these updates are for information only. The investment's return is only determined at maturity.

WHAT HAPPENS WHEN MY INVESTMENT MATURES?

At maturity, barring a specific request from you, your investment (capital and interest) is automatically reinvested in a similar product.

WHAT HAPPENS DURING MARKET UPHEAVALS?

SASCU Credit Union reserves the exclusive right to determine the appropriate measures to be taken in such circumstances. For example, if trades are suspended as a result of a significant stock market downturn, SASCU Credit Union could choose to postpone the date at which the investment's starting level is taken into account.

WHAT IF I CHANGE MY MIND?

You have up to seven days after signing your Deposit Agreement to cancel your investment and retrieve your deposit by contacting SASCU Credit Union.

INFORMATION

To purchase this product or for more information, visit sascu.com or contact SASCU Credit Union.

This document provides an overview of the Canadian Diversified Market Linked Term Deposit for information purposes only. If there is any discrepancy between this document and the Deposit Agreement, the latter will take precedence. Comprehensive information will be included in your Deposit Agreement, which will be mailed to your home address once you have purchased this investment.

1. For more information on deposit insurance, consult CUDIC's publication "Consumer Information - Your Guide to BC Credit Union Deposit Insurance."
2. Except for interest paid before the issuance date.



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