

# LET'S TALK INDEX-LINKED GICs

Participate in the market with less risk when you purchase an Index-Linked Guaranteed Investment Certificate (GIC) from Meridian. With Meridian Index-Linked GICs, you can enjoy the potential upside of the stock market with guaranteed principal protection.

## WHAT IS AN INDEX-LINKED GIC?

An Index-Linked GIC means your investment is linked to an underlying index or basket of stocks. Returns on your principal are based on the performance of established indices. It's how we put safety in the stock market for you!

Meridian's Index-Linked GICs can be held in your registered and non-registered plans.

**Let's talk about what's best for you!**

## WHAT ARE THE BENEFITS?

- 100% principal protection.
- Higher potential returns through stock market/investment growth.
- Diversification through the safety of a GIC and growth potential of investment returns.

## HOW DOES IT WORK?

If the market goes up, your investment will grow with the stock market. If the market goes down, your principal is protected and, in some cases, you may earn a guaranteed interest rate. Interest from any index gains, if earned, is paid at maturity.

## DOES IT BELONG IN YOUR PLAN?

Do you have money to invest for one, three or five years?

Are you interested in having the chance to earn more than a minimum investment rate?

Are you looking for ways to further diversify your investments?

## KEY DETAILS

- 100% principal guarantee. At minimum, your initial investment will be returned to you at the end of the term
- Higher potential return through exposure to the stock markets
- No fees or commissions
- Meridian offers several Index-Linked GICs with minimum guaranteed rates of return
- RRSP & TFSA eligible
- Deposits insured by Deposit Insurance Corporation of Ontario (DICO) up to \$250,000 for non-registered and unlimited for registered








# PLAYING IT SAFE. THE SMART WAY

Meridian Index-Linked GICs give you the opportunity to link your investments to some of the most robust performers on the market, without worrying about the safety of your initial investment.

All Meridian Index-Linked GICs assume a 100% participation rate.

Rates are valid from **November 27, 2018** until **January 25, 2019**

## INDEX-LINKED GIC DETAILS

INDEX-LINKED GIC	TERM LENGTH IN YEARS	MINIMUM GUARANTEED		MAXIMUM		AVERAGE HISTORICAL*		% OF PERIODS WHICH ANNUAL MAX WOULD HAVE BEEN REACHED
		CUMULATIVE RETURN	ANNUALIZED RETURN	CUMULATIVE RETURN	ANNUALIZED RETURN	CUMULATIVE RETURN	ANNUALIZED RETURN	
 <b>GLOBAL DIVERSIFIED</b> An investment linked to selected international companies allowing for optimal geographical and sectoral diversification.	1	1.60%	1.60%	5.00%	5.00%	4.11%	4.11%	69.00%
	3	3.50%	1.15%	9.00%	2.91%	7.72%	2.51%	74.00%
 <b>CANADIAN DIVERSIFIED</b> An investment linked to 20 equally weighted select Canadian companies across diverse sectors.	2	0.00%	0.00%	14.00%	6.77%	10.97%	5.34%	58.50%
	3	3.50%	1.15%	Unlimited	Unlimited	38.62%	11.50%	--
	5	10.00%	1.92%	25.00%	4.56%	23.60%	4.33%	86.50%
 <b>FINANCIAL SERVICES</b> An investment linked to 8 equally weighted major Canadian financial institutions.	1	1.60%	1.60%	5.00%	5.00%	3.86%	3.86%	61.00%
	3	3.50%	1.15%	Unlimited	Unlimited	29.18%	8.91%	--
	5	10.00%	1.92%	25.00%	4.56%	21.08%	3.90%	68.00%
 <b>AMERICAN DIVERSIFIED</b> An investment linked to 20 equally weighted select American companies across diverse sectors.	5	0.00%	0.00%	50.00%	8.45%	38.88%	6.79%	58.50%
 <b>ENVIRONMENTALLY RESPONSIBLE INVESTING</b> An investment linked to 20 major companies that are committed to respecting the environment.	3	1.50%	0.50%	10.00%	3.23%	8.32%	2.70%	75.00%
	5	4.00%	0.79%	20.00%	3.71%	18.48%	3.45%	83.50%

\* Average historical return is calculated by applying the current features of the portfolio over the last 200 periods ending each month between March 29, 2002 and October 31, 2018.

**Offer and rates valid from November 27, 2018 to January 25, 2019.** The minimum investment for all index-linked GICs is \$100. Index-linked GICs are available in non-registered and registered plans (RRSP, RRIF, TFSA). Meridian Index-Linked GICs are non-redeemable. The principal amount and earned interest is covered by deposit insurance provided by the Deposit Insurance Corporation of Ontario, subject to a limit of \$250,000 in total non-registered Member Canadian dollar deposits at Meridian (unlimited if held within a registered plan). Notwithstanding any guaranteed minimum rate of return, the amount earned, if any, is calculated at, accrued to, and paid at maturity as interest and will depend on the performance of the Equity Index. It is possible that the amount earned will be zero. The total interest earned, inclusive of the guaranteed minimum rate of return, will not exceed the maximum Cumulative Return specified over the full term of the deposit. Terms and conditions for Meridian Index-Linked GICs are available at your local Meridian branch.

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Speak to a Meridian Advisor today. [meridiancu.ca/indexlinked](http://meridiancu.ca/indexlinked)

Meridian™