

MarketSafe Term Deposits

Earn higher potential returns from the stock market with zero risk on your principal investment.

ABOUT MARKETSAFE

Our MarketSafe Term Deposit is an attractive option for those looking to earn higher potential returns from the stock market without risking their principal investment. Returns are calculated based on the performance of the S&P/TSX 60 stock market index. The S&P/TSX 60 index represents 60 publicly traded companies across Canada's leading industries. The principal investment amount is 100% protected, allowing unlimited potential for gains without the risks associated with a down market.

IS MARKETSAFE RIGHT FOR YOU?

Our MarketSafe Term Deposit is ideal for members who:

- Seek a higher potential return from traditional term deposits.
- Value the security of a 100% guarantee on their principal investment.
- Have an investment horizon of 3 to 5 years.
- Are interested in a more diversified investment mix.
- Are not dependent on their investment as the primary source of income.

WHAT ARE THE BENEFITS?

- ✓ **Potential for stock market returns.** Benefit from potential returns by engaging in an investment tied to the performance of the stock market.
- ✓ **Worry-free.** The principal amount is 100% guaranteed.
- ✓ **No fees.** There are no commission, management, or administration fees.
- ✓ **Simplicity.** Get the benefit of growth potential from the stock market and the security of protecting your principal in one single solution.

MARKETSAFE FEATURES

- Available as a 3-year or 5-year non-redeemable term investment.
- Your principal is 100% guaranteed. Protection provided by the Credit Union Insurance Corporation of British Columbia.
- Minimum deposit \$1,000.
- Return is calculated based on the performance of the S&P/TSX 60
- Eligible for RRSPs, TFSA's, and non-registered accounts.
- No fees.

BEFORE YOU INVEST

As with any investment, making a fully informed decision is important. If you're considering a MarketSafe Term Deposit, please note the following:

- Past performance of the S&P/TSX 60 is not reflective of future returns.
- Unlike a traditional term deposit, a return in excess of the minimum is not guaranteed, due to market fluctuations.
- Investing in a MarketSafe Term Deposit is not the same as investing directly in a mutual fund or stock.
- MarketSafe Term Deposits may be purchased outside of registered plans, but investors are advised to consult their tax advisors regarding their specific situation.
- Depending on the performance of the stocks comprising the S&P/TSX 60 Index over the term, it is possible that, at maturity, the investor will receive only their principal investment.

For more information or to invest in a MarketSafe Term Deposit, please visit your CSCU branch, or contact us at 604-654-2000.

* Examples are for demonstration purposes. Rate of return is based on simple interest calculation. Please call or visit your branch for more information.

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