

Scotiabank Market Linked GICs

Principal protection plus the potential to earn more.

What are Market Linked GICs

Market Linked GICs offer you the best of both worlds - the potential to earn more, by linking your returns to the world's leading stock markets, with the security of 100% principal protection.



No fees



100% principal guaranteed
CDIC eligible**



Low minimum investment of \$500
2,3 and 5 year terms available



Returns linked to the performance of an underlying index

How returns are calculated

Your return is calculated on the day the GIC matures and is based on the performance of the underlying index, the Minimum Guaranteed Return¹ and Maximum Full Term Return² set out at the time of purchase. Past performance of the underlying index is not indicative of future returns.

When the Index Return ³ is:		You will receive:
Below the Minimum Guaranteed Return		Minimum Guaranteed Return
Between the Minimum Guaranteed Return and Maximum Full Term Returns		Index Return
Above the Maximum Full Term Return		Maximum Full Term Return

Here are some TIPS to keep in mind:

- Market Linked GICs are suitable if you don't need regular income from this investment and won't require access to the funds
- Your return is calculated on the day the GIC matures and is based on the performance of the underlying index, the Minimum Guaranteed Return and Maximum Full Term Return set out at the time of purchase
- Past performance of the underlying index is not indicative of future returns

For more information, please visit scotiabank.com/marketlinkedgic

If you are ready to invest, find your nearest Scotiabank [branch](#) or call 1-800-268-9269 to book an appointment with a Scotiabank Advisor today!

Which Market Linked GIC is right for you?

Introducing four NEW Scotiabank Market Linked GICs. Four options to provide you with choices to enhance your earning potential.

If you want the simplicity of principal protection and growth all in one solution, talk to a Scotiabank Advisor today, to learn more about whether a Market Linked GIC is right for you.

Product	Scotiabank Canadian Top 60	Scotiabank U.S. Top 500	Scotiabank Canadian Utilities	Scotiabank Canadian Low Volatility Index
Term (in years)	3, 5	2, 3, 5	2, 3, 5	2, 3, 5
Minimum deposit	\$500			
Linked to	S&P/TSX 60 Index	S&P 500 Index	S&P/TSX Capped Utilities Index	S&P/TSX Composite Low Volatility Index
Underlying Index description	Consists of the 60 largest and most traded stocks listed on the Toronto Stock Exchange(TSX). They are usually domestic or multinational industry leaders	Comprised of the 500 largest U.S. publicly traded companies	Comprised of the major utility companies within the S&P/TSX Composite Index	Designed to measure the performance of the 50 least volatile stocks within the S&P/TSX Composite
Plan eligibility*	Non-Registered, RESP, RRSP, RRF, RDSP, TFSA			
CDIC-eligible**	Yes			

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*Note: there are restrictions for MLGIC purchases within RSP, LIRA, RIF and LIF plans. In the following scenarios an MLGIC cannot be purchased. When the maturity year is:

· In the year the owner turns 71 and the maturity date is later than Dec. 1, or

· After the year the owner turns 71.

** Deposits are eligible to be insured under the CDIC Act only if they are in Canadian Currency, have a term of 5 years or less and are payable in Canada.

¹ "Minimum Guaranteed Return" means the minimum return, expressed as a percentage rate, you will be guaranteed to earn on your Scotiabank Market Linked GIC. It is not an annual rate but a minimum return over the term of your Scotiabank Market Linked GIC. The Minimum Guaranteed Return is calculated and compounded annually at the Annual Guaranteed Minimum Interest Rate which is indicated in your Investment Directions.

² "Maximum Full Term Return" means the maximum return, expressed as a percentage rate, you may earn on your Scotiabank Market Linked GIC. It is not an annual rate but a maximum return over the term of your Scotiabank Market Linked GIC. The Maximum Full Term Return is indicated in your Investment Directions.

³ "Index Return" is the return calculated based on the performance of the underlying index linked to your Scotiabank Market Linked GIC. It is expressed as a percentage rate over the term of your Scotiabank Market Linked GIC. Index Return is calculated by using the following formula: $\text{Index Return} = \frac{(\text{Ending Index Value} - \text{Starting Index Value})}{\text{Starting Index Value}} \times 100$.

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