

Alterna MarketTracer Term Deposit Global Diversified Guaranteed Return

An investment that gives you the best of both worlds! *Alterna's MarketTracer Term Deposit - Global Diversified Guaranteed Return* is similar to a regular term deposit, but the return is based on the market performance of twenty large corporations representing economic sectors in the developed countries. That means you can diversify your investments by participating in the performance of twenty global companies while guaranteeing 100% of your principal investment.

Great benefits, just for you

- **Guaranteed Minimum Return:** No matter what happens in the market you'll receive a minimum return paid annually on the anniversary of your term, guaranteed!
- **Growth Potential:** Higher return potential based on the performance of some of the largest corporations across many economic sectors in the developed countries
- **Diversification:** Participation in the performance of 20 global companies
- **No Fees or Commissions**
- **100% Principal Guaranteed:** Enjoy peace of mind with no risk to your initial investment
- **Deposit Insurance Protection:** Eligible for FSRA insurance coverage

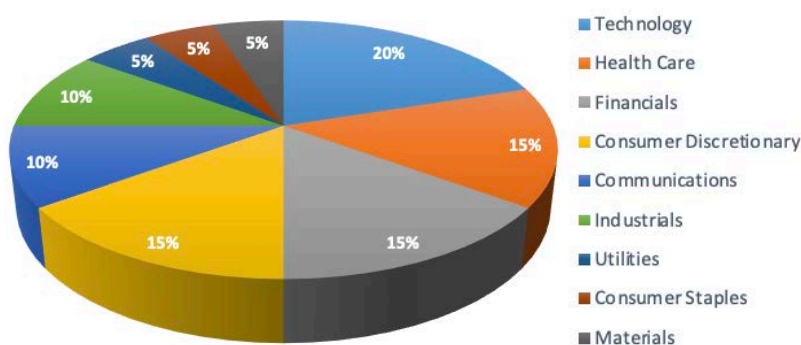
Alterna's MarketTracer Term Deposit - Global Diversified Guaranteed Return

Sales Period: January 25, 2022 to March 21, 2022

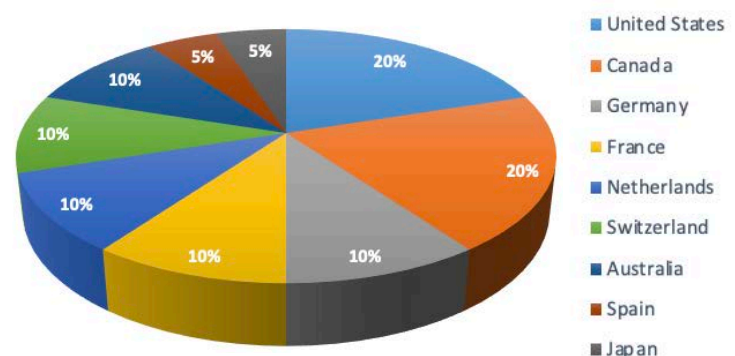
Index	20 large corporations representing economic sectors in the developed countries	
Term (non-redeemable)	3 Year	5 Years
Minimum Investment	\$500	\$500
Principal Guaranteed	Yes	Yes
Maximum Cumulative Appreciation	5.50%	11.00%
Guaranteed Annual Return	0.33%	0.60%
Guaranteed Cumulative Appreciation	1.00%	3.00%
Market Participation	100%	100%
Plan Eligibility	RRSP and TFSA	RRSP and TFSA
FSRA Eligible	Yes	Yes

*1.00% refers to the minimum cumulative return of the 3 year term (0.33% guaranteed annual return). 5.50% refers to the maximum cumulative return possible on the 3 year term. 3.00% refers to the minimum cumulative return of the 5 year term (0.60% guaranteed annual return). 11.00% refers to the maximum cumulative return possible on the 5 year term.

Sector Allocation and Weightings



Geographical Allocations and Weightings



Your Return

Alterna calculates return by taking the starting index level: Prior to the issue date, we determine the starting value of the index - this is usually a week before the issue date. We take the average of the 3 closing levels and use this in the final calculation. The final return will be the difference between the average closing levels and the starting index levels.

Your return is based on the performance of twenty global securities representing economic sectors in the developed countries. The exact formulas are as follows:

$$\text{Interest} = \text{Principal} \times \text{Cumulative return} \times 100\%$$
$$\text{Cumulative return} = \left[\left(\frac{\text{CP}^2 \text{ for } S_1}{\text{CP}^1} + \frac{\text{CP}^2 \text{ for } S_1}{\text{CP}^1} + \dots \frac{\text{CP}^2 \text{ for } S_{20}}{\text{CP}^1} \right) \times 1/20 \right] - 1$$

Definitions

Principal	=	The amount of the Initial Deposit
CP ²	=	Prior to the maturity date, we determine the closing values of the index on 3 specific days - usually 60, 30 and 5 days prior to maturity. We take the average of the 3 closing levels and use this in the final calculation
CP ¹	=	The price of each security at closing, typically one week before issue date (or the following business day if no reading takes place on this security on this date).
S ₁ to S ₂₀	=	Each one of the twenty (20) securities.
100 %	=	The rate of participation in the growth of the basket of securities.

Is the Alterna MarketTracer Term Deposit – Global Diversified Guaranteed Return right for you?

This term deposit may be a suitable investment option if you:

- ✓ are looking for the potential to earn higher returns associated with the performance of twenty large corporations representing economic sectors in the developed countries
- ✓ want to diversify your investment portfolio
- ✓ want peace of mind knowing your principal is protected
- ✓ will not need access to your funds during the term of the investment

For more information or to invest in the **Alterna MarketTracer Term Deposit Global Diversified Guaranteed Return**, visit your nearest Alterna branch, call 1.877.560.0100 or visit our website at alterna.ca

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