AMERICAN MARKET™

Benefits:

- Guaranteed principal
- Unlimited return potential
- Low minimum investment
- RRSP eligible
- No fees

Features:

- Return linked to performance of U.S. Large Cap companies
- Rate of return based on monthly average of the index
- Monthly averaging protects against sharp decline in index

AMERICAN MARKET™

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INDEX-LINKED TERM DEPOSIT

AMERICAN MARKET™

A Smart Way to Invest in the U.S. Large Cap Market

A Smart Way to Invest in the U.S. Large Cap Market

Attracted to the U.S. Large Cap market but afraid of losing your investment?

Large companies are often less volatile than smaller companies and have the potential to provide a more stable return. **AMERICAN MARKET™** Index-Linked Term Deposit is an investment where you can take advantage of the stability of large American companies.

AMERICAN MARKET™ Index-Linked Term Deposit blends a guaranteed* investment product with the potential to achieve a great return and the comfort of knowing there is no risk to your principal.

Profit from America's largest companies without paying commissions or management fees.

Unlike mutual funds and stocks there is no risk to your original investment with the **AMERICAN MARKET™** Index-Linked Term Deposit.

Now, that's smart investing!

Your Guarantee

*Credit union deposit guarantees vary among provinces. The principal in an index-linked term deposit is guaranteed under the conditions of your province's credit union deposit guarantee program. Because the return these deposits realize is linked to the performance of a stock market index, the return cannot be guaranteed until it has been deposited to the credit union. Please refer to your provincial deposit guarantee corporation for details.

How Does It Work?

The investment stays at your credit union as a non-redeemable five-year term deposit. The rate of return earned is linked to the average monthly performance of the S&P 500® Index, which is comprised of 500 leading U.S. companies.

If the index performs well over the life of the term, interest is paid to you at maturity. If the average monthly index value decreases, there is no payment of interest but the good news is that there is no loss to your principal.

The **AMERICAN MARKET™** Index-Linked Term Deposit is RRSP eligible.

For complete investment details, ask your credit union representative.