MARKETFLEX®

Smart Benefits

- Principal is guaranteed
- Unlimited return potential
- Low minimum investment
- RRSP eligible
- No fees

Smart Features

- Return linked to leading Canadian companies
- Rate of return linked to monthly averaging
- Monthly averaging protects against sharp decline in index

MARKETFLEX®

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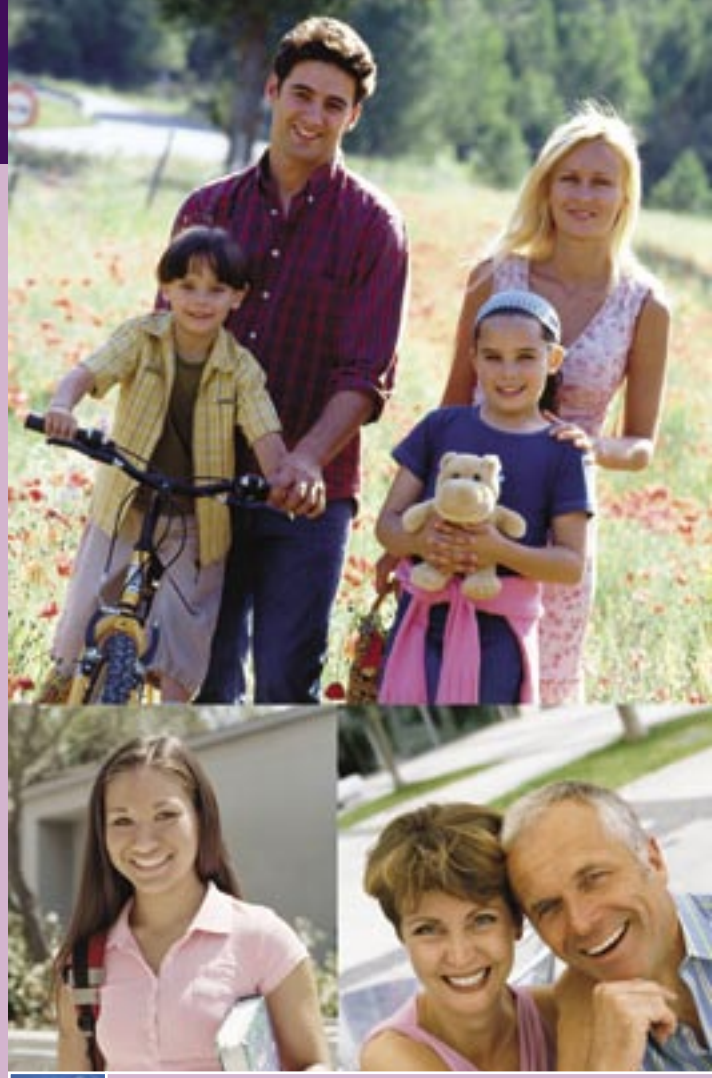

INDEX-LINKED TERM DEPOSIT

MARKETFLEX®

A Smart Way to Participate in the Canadian Stock Market

Saskatchewan Credit Unions

A Smart Way to Participate in the Canadian Stock Market

Want a secure investment, with the potential returns of the stock market?

MARKETFLEX® INDEX-LINKED TERM DEPOSIT blends a guaranteed investment product with the capacity to generate market-like returns. You have the potential to achieve unlimited returns with the comfort of knowing there is no risk to your principal.

Unlike mutual funds and stocks, there is no risk to your original investment with the **MARKETFLEX®** INDEX-LINKED TERM DEPOSIT.

And, as an added benefit, there are no commissions or management fees. The profit is all yours.

Now, that's smart!

The **MARKETFLEX®** INDEX-LINKED TERM DEPOSIT is also RRSP eligible.

How Does It Work?

The investment stays at your credit union as a non-redeemable term deposit. The rate of return earned is linked to the average monthly performance of the S&P/TSX 60® Index. Monthly averaging links your gain to the long term performance of the market.

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. In either case, the good news is there is no loss to your principal.

For complete investment details ask your credit union representative.

Your Guarantee

Credit Union Deposit Guarantee Corporation guarantees to all depositors, repayment in full of all deposits in Saskatchewan credit unions. Your principal, in an index-linked term deposit is fully guaranteed. 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.