

# Market-Linked Guaranteed Investment (MLGI)

5 year

## Canadian Mix

*Put your money where your maple leaf is!*

### What is the Canadian Mix?

Conexus Credit Union is proud to operate in Saskatchewan and improve the financial well-being of Canadians. Our members' financial well-being drives everything we do. Part of being financially well is thinking about and saving for your future! Your money can be put to work to make your financial goals come true! As fellow proud Canadians, Conexus provides an investment option made up of other Canuck companies. This investment fully guarantees your hard-earned dollars while the companies' success determines the growth of your investment. Talk about having the best of both worlds! Whether you're saving for retirement or a down payment on a car or house, you can rest easy knowing your money is invested in Canadian companies that you know and love.

### The Not-So-Fine-Print Important Information:

- Capital 100% guaranteed when the investment comes due.
- The minimum return interest is earned every year and any extra performance-based interest is paid out when the investment matures.
- Deposits held in Saskatchewan credit unions are fully guaranteed by Credit Union Deposit Guarantee Corporation (CUDGC) but the interest on this investment is not guaranteed by CUDGC.
- Flexible based on what you need it to do!
  - This investment is eligible within registered plans like a TFSA or RSP. If it isn't in a registered plan, the interest income is taxed every year in the term.

Performance Indicators	\$1,000 and more
Min. annual compound rate of return	0.7875%
Min. cumulative return	4.00%
Max. annual compound rate of return	3.7137%
Max. cumulative return	20.00%

Important Dates	
Sale Period	July 30, 2019 – September 23, 2019
Investment issuance	October 17, 2019
Investment maturity	October 17, 2024

Your advisor can explain how returns are calculated. Investment performance can be viewed at [www.Conexus.ca](http://www.Conexus.ca)

### What's makes the Canadian Mix investment different than other term investments?

This investment isn't your grandmother's term deposit. This is a Market-Linked Guaranteed Investment, which really means that it's an investment in a group of companies that, depending on how successful those companies are in the market during the investment, will provide you with a return on the money you invested at the beginning of the term. So this red and white product has the potential to earn more than a standard term deposit.

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### So what are you investing in?

The Canadian Mix is made up of 20 companies with the same Canadian roots as our members. Some are even companies you use on a daily basis! All of the companies make up an equal part of the investment. Here is the current mix of companies:

Canadian Mix Companies	
Bank of Nova Scotia	Inter Pipeline Ltd.
BCE Inc.	Loblaw Companies Ltd.
Brookfield Asset Management Inc.	National Bank of Canada
Canadian National Railway	Nutrien Ltd.
Canadian Natural Resources	Pembina Pipeline Corp.
Canadian Tire Corporation Ltd.	Power Corporation of Canada
Fortis Inc.	Rogers Communications Inc.
Gildan	Shaw Communications Inc.
Imperial Oil Ltd.	Thomson Reuters Corp.
Intact Financial Corp.	Toronto-Dominion Bank

### Will investing in this help me reach my financial goals?

This product is great for members who believe strongly in the home ice advantage of Canadian businesses and wish to see their personal finances grow along with Canadian companies. Members who have a saving goal in mind and do not plan on accessing these funds for the next 5 years could benefit from this investment. If you think that 5 years is too long to wait for those funds Conexus offers other investment products to fit your timeline.

### What happens if there are market disruptions?

Conexus is able to determine the proper actions to take if the markets do experience periods of upheaval. For instance, if market trading is suspended, Conexus can choose to postpone the start date of the index value of the investment.

### What happens when the investment term is due?

Once your investment is due, the cash value due at that time will be moved to an account of your choosing. Your advisor will be in touch with you to talk about what you plan on using that money for next, either reinvest or move it into one of your accounts.

### Can I take my money out of the investment before the term is due?

Conexus is unable to provide an early redemption option for this investment. But don't worry, exceptions can be made.