

Market-Linked Guaranteed Investment (MLGI)

3 year

Eco Mix

Live green, make green!

What is the Eco 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 what it takes to be financially well is to think about and save for your future! Conexus provides an opportunity for people who care about the environment to invest in companies who share those values. This investment is fully-guaranteed and invests in companies committed to respecting the environment just like you. The success of these companies determines the growth of your investment. Talk about having the best of both worlds! Whatever you're saving for, you can rest easy knowing your money is invested in companies that are committed to keeping the earth green for the next generation.

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	0.4975%
Min. cumulative return	1.50%
Max. annual compound rate of return	3.2280%
Max. cumulative return	10.00%

Important Dates	
Sale Period	July 30, 2019 – September 23, 2019
Investment issuance	October 17, 2019
Investment maturity	October 17, 2022

Your advisor can explain how returns are calculated. Investment performance can be viewed at www.Conexus.ca

What makes the Eco Mix different than other term investments?

This investment is a green machine! Eco Mix is a Market-Linked Guaranteed Investment, which means that it's an investment in a group of eco-friendly 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 green product has the potential to earn more than a standard term deposit.

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Companies currently in the Eco Mix

Microsoft

Taiwan Semiconductor Manufacturing

Intel Corp.

Muenchener Rueckversicherungs

Royal Bank of Canada

Vestas Wind Systems A/S

Algonquin Power & Utilities

First Solar Ince

SSE PLC

Pattern Energy Group

Procter & Gamble Co.

Reckitt Benckiser Group Plc

Swisscom AG

Rogers Communications Inc.

NTT DOCOMO

Kone

3M

Cummins

Canadian Tire

Burberry Group

So what are you investing in?

The Eco Mix is made up of 20 companies with the same eco-friendly values as Conexus and our members. Some are even companies you use on a daily basis! All of the companies make up an equal part of the investment. These companies cover a range of economic sectors from Canada, Australia, Europe and the USA.

Will investing in this help me reach my financial goals?

This product is great for members who believe strongly in environmentally friendly businesses and wish to see their personal finances grow with like-minded companies. Members who have a saving goal in mind and don't plan on accessing these funds for the next 3 years could benefit from this investment. If you think that 3 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.