

LEAGUE SAVINGS AND MORTGAGE COMPANY BETTER EARTH PORTFOLIO MARKET-LINKED GUARANTEED INVESTMENT

The Better Earth Portfolio Guaranteed Investment is ideal to diversify your portfolio. This socially responsible investment (SRI) allows you to invest in companies carefully selected for their environmental awareness. The SRI product is available during 6 sales periods throughout the year.

REFERENCE SECURITY BASKET

The reference security basket is comprised of 20 global securities representing various economic sectors. Each of the selected group of companies are committed to implementing initiatives to reduce the environmental impact of their operations by either reducing their greenhouse gas emissions or water consumption.

OVERVIEW

\$500 minimum investment
2 year non-redeemable terms
Principal is 100% guaranteed at maturity
Protected by CDIC
Protected from exchange rate fluctuations

No Management Fees
Interest Paid at Maturity
Eligible for registered plans (RRSP and TFSA)
Growth linked to businesses that are committed to the environment

CALCULATION OF RETURNS

Between your investment's purchase date and issue date, your capital will yield the redeemable 1-year rate.

Between the issue date and the maturity date, the return is based on the variation in the price of 20 equal-weighted equity securities.

To mitigate the effects of potential security downturns at maturity, the average monthly prices for each security during the term's final 3 month period is taken into account.

TAXATION

For Market-Linked Guaranteed Investments not held in a registered product, the pre-issue interest is considered to be interest income for the year the Guaranteed Investment is issued. Interest paid at maturity is considered to be interest income for tax purposes in the year it is paid.

This investment may be right for you if you:

- Seek Capital Protection
- Wish to diversify your portfolio
- Don't plan to withdraw your investment prior to maturity
- Agree to forgo a guaranteed return to benefit from a higher potential return than that offered by term savings
- Eligible RRSP/LIRA annuitants who will not be older than 71 by deposit maturity date.

IT'S EASY TO INVEST GREEN. WE GUARANTEE IT.

