SASCU

ENHANCED RETURN MARKET LINKED TERM DEPOSIT

Sale period November 17, 2026 to January 18, 20267(Issue #164)

OVERVIEW

The Enhanced Return Market Linked Term Deposit is ideal to diversify and stabilize your portfolio. It capitalizes on the growth potential of major Canadian financial groups, protects your capital, plus pays a guaranteed return at maturity.

- 5-year term
- $500 minimum investment
- Capital completely guaranteed at maturity
- Protected by deposit insurance[1]
- No management fees
- Interest paid at maturity
- Eligible for RRSP & TFSA

	5-YEAR TERM
ISSUE DATE	February 17, 2027
MATURITY DATE	February 17,2032
MINIMUM GUARANTEED ANNUAL COMPOUND RETURN	.98%
MINIMUM GUARANTEED CUMULATIVE RETURN	5.00%
MAXIMUM ANNUAL COMPOUND RATE OF RETURN	6.96%
MAXIMUM CUMULATIVE RETURN	40.00%

PORTFOLIO OVERVIEW

The reference portfolio reflects the performance of eight major Canadian financial institutions.

SECURITIES ALLOCATION	WEIGHT %
Bank of Montreal	12.50
Bank of Nova Scotia	12.50
Canadian Imperial Bank of Commerce	12.50
Intact Financial Corporation	12.50
Manulife Financial Corporation	12.50
National Bank of Canada	12.50
Royal Bank of Canada	12.50
Sun Life Financial Inc.	12.50
TOTAL	**100.00**

IS THIS INVESTMENT RIGHT FOR ME?

This investment may be right for you if you:

- seek capital protection;
- wish to diversify your portfolio;
- have an investment horizon of 3 years, 5 years or longer;
- don't plan to withdraw your investment prior to maturity;
- agree to forgo part of the guaranteed return provided by traditional term savings to benefit from a higher potential return;
- for the RRSP option, you will not turn 72 in the year the term matures, or convert to an RRIF prior to maturity.

SASCU ENHANCED RETURN MARKET LINKED TERM DEPOSIT

HOW DOES THIS SOLUTION DIFFER FROM TRADITIONAL TERM SAVINGS?

With the exception of the guaranteed return, this guaranteed investment differs from traditional term savings in that it does not provide a pre-determined return.

The return is determined only at maturity and is dependent on the performance of the reference portfolio.

HOW ARE RETURNS CALCULATED?

Between your investment's purchase date and issue date, your capital will yield a 0.20% interest rate per year. Between the issue date and the maturity date, the return is based on the variation in the price of 8 equal-weighted equity securities, as previously listed, up to a maximum of 40% (5 years). In order to mitigate the effects of potential security downturns at maturity, we take into account the average monthly prices for each security during the term's final 3-month period.
This investment does not entitle the holder to dividends and distributions paid by the companies in the portfolio. Investment returns are not affected by exchange rate fluctuations, even if security prices are published in foreign currencies.

INTEREST PAYMENT	5-YEAR TERM
If the cumulative return at maturity is less than or equal to: Interest paid will be:	5.00% 5.00%
If the cumulative return at maturity varies between: Interest paid will be:	5.00% and 50.00% The actual cumulative return
If the cumulative return at maturity is over: Interest paid will be:	40.00% 4000%

Returns based on equity price performance could be nil at maturity. However, your capital and the minimum annual rate of return are guaranteed at maturity.

HOW CAN I KEEP TRACK OF MY INVESTMENT'S PERFORMANCE?

The investment's performance is updated regularly at sascu.com, but these updates are for information only. The investment's return is only determined at maturity.

WHAT HAPPENS WHEN MY INVESTMENT MATURES?

At maturity, barring a specific request from you, your investment (capital and interest) is automatically reinvested in a similar product.

WHAT HAPPENS DURING MARKET UPHEAVALS?

SASCU Credit Union reserves the exclusive right to determine the appropriate measures to be taken in such circumstances. For example, if trades are suspended as a result of a significant stock market downturn, SASCU Credit Union could chose to postpone the date at which the investment's starting level is taken into account.

WHAT IF I CHANGE MY MIND?

You have up to seven days after signing your Deposit Agreement to cancel your investment and retrieve your deposit by contacting SASCU Credit Union.

INFORMATION

To purchase this product or for more information, visit sascu.com or contact SASCU Credit Union.

This document provides an overview of the Enhanced Return Market Linked Term Deposit for information purposes only. If there is any discrepancy between this document and the Deposit Agreement, the latter will take precedence. Comprehensive information will be included in your Deposit Agreement, which will be mailed to your home address once you have purchased this investment.

[1] For more information on deposit insurance, consult CUDIC's publication "Consumer Information - Your Guide to BC Credit Union Deposit Insurance."