

Market Index Uniflex+ --- Summary of Returns by Issue

While ensuring 100% principal protection at maturity, the Market Index Uniflex+ invests during a 6-year term in a broad range of 20 Canadian shares that are found in the S&P/TSX 60 Index. The 8 best performing shares are automatically assigned a fixed return of 60%, regardless of whether their actual return was positive or negative. The remaining 12 shares are assigned their actual return. The global return (maximum 60% less management fees equivalent to 1% / year) is then determined according to the arithmetic average of these 20 returns.

	Arithmetic average of these 20 returns	Global gross return (maximum 60%)	Gross annual return	Net annual return
Issue # 35 (May 3, 2018)	26.81%	26.81%	4.04%	3.04%
Issue # 36 (April 11, 2019)	30.69%	30.69%	4.56%	3.56%
Issue # 37 (October 11, 2019)	32.18%	32.18%	4.76%	3.76%
Issue # 38 (April 22, 2020)	46.67%	46.67%	6.59%	5.59%
Issue # 39 (December 10, 2020)	38.23%	38.23%	5.54%	4.54%
Issue # 40 (June 10, 2021)	31.75%	31.75%	4.70%	3.70%
Issue # 41 (March 17, 2022)	25.18%	25.18%	3.81%	2.81%
Issue # 42 (August 4, 2022)	34.63%	34.63%	5.08%	4.08%
Issue # 43 (May 25, 2023)	42.53%	42.53%	6.08%	5.08%
Issue # 44 (Sales Period)				

The arithmetic average have been found by assuming a future return of 6% by year on each share for the remaining term of contracts