

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 # 26 (January 8, 2015)	10.14%	10.14%	1.62%	0.62%
Issue # 27 (April 9, 2015)	10.19%	10.19%	1.63%	0.63%
Issue # 28 (September 4, 2015)	18.37%	18.37%	2.85%	1.85%
Issue # 29 (December 17, 2015)	22.65%	22.65%	3.46%	2.46%
Issue # 30 (April 15, 2016)	21.07%	21.07%	3.24%	2.24%
Issue # 31 (June 30, 2016)	18.22%	18.22%	2.83%	1.83%
Issue # 32 (December 15, 2016)	12.37%	12.37%	1.96%	0.96%
Issue # 33 (April 12, 2017)	12.98%	12.98%	2.05%	1.05%
Issue # 34 (November 24, 2017)	13.81%	13.81%	2.18%	1.18%
Issue # 35 (May 3, 2018)	17.59%	17.59%	2.74%	1.74%
Issue # 36 (April 11, 2019)	18.78%	18.78%	2.91%	1.91%
Issue # 37 (October 11, 2019)	24.80%	24.80%	3.76%	2.76%
Issue # 38 (April 22, 2020)	47.46%	47.46%	6.69%	5.69%
Issue # 39 (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