

Redeemable

Redeemable Investment

Non-Redeemable

Easy Start Investment

Non-Redeemable Investment

Index-Linked

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Plans Available	Non-registered (Term Deposit) Registered (RSP, RIF, TFSA)	Non-registered (Term Deposit) Registered (RSP, TFSA)	Non-registered (Term Deposit) Registered (RSP, RIF, TFSA)	Non-registered (Term Deposit) Registered (RSP, TFSA)
Term Length	12 months	12 months	12 to 60 months*	36 and 60 months
Minimum Initial Deposit	-	\$5.00	-	-
Minimum Deposit	\$1,000	\$1,000 to be reached at end of 12 months	\$1,000	\$1,000
Additional Deposits	Anytime Any amount	Anytime Any amount	No	No
Pre-authorized Deposits	N/A	Yes	N/A	N/A
Automatic Renewal	Yes	Yes	Yes	No
Redemption	Redeemable in full after 90 days without penalty or rate reduction. No interest paid if redeemed within first 90 days.	No	No	No
Withdrawals	Withdrawals can be made at any time after 90 days. Minimum withdrawal - \$1000 \$1,000 minimum balance must be maintained in Investment.	N/A	TFSA only - if income is required, a fixed recurring withdrawal can be set up.	N/A
Interest Paid	Non-registered - paid monthly** or annually into Investment or out to a demand account. Registered - paid monthly** or annually into Investment.	Non-registered - paid monthly** or annually into Investment or out to a demand account. Registered - paid monthly** or annually into Investment.	Non-registered - paid monthly** or annually into Investment or out to a demand account. Registered - paid monthly** or annually into Investment.	Non-registered or Registered - paid into Investment at end of term.
Convertible	No	No	Yes - 3 year only	No
Rate	Posted	Posted	Posted	Based on (S&P 500); (North American Basket Equity); (Prairies Basket)

*Flexibility offered

**Monthly interest offered at a reduced rate. Restrictions apply.