



**SALES PERIOD:** 27Nov18-28Jan19

**SNAPSHOT**

A 3 or 5 year GIC featuring a guaranteed minimum return, with the potential for a higher rate of return over the medium & long term

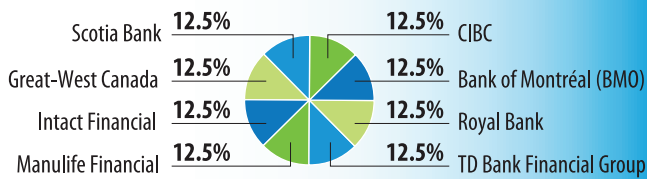
**HOW**

By linking the investment to the performance of the Canadian financial sector

**FLEXIBILITY PLUS**

Eligible for registered & non-registered investments, and protected by 100% deposit guarantee

**“BASKET” OF 8 SECURITIES**



**IMPORTANT FEATURES**

Capital Guaranteed	100% at maturity
Deposit Insurance	Yes <sup>1</sup>
Interest Paid	At maturity
Eligible for Registered & Non-Registered Plans	Yes (except RIF, LIF, RESP)
Minimum Investment	\$500
Tax Treatment	Annually for the minimum return if non-registered

Contact your Valley First representative today:

**RETURN**

Overall Return	3 years	5 years
If the cumulative return at maturity is less than or equal to: Interest paid will be:	1.50% 1.50%	4.00% 4.00%
If the cumulative return at maturity varies between: Interest paid will be:	1.50%-12.0% actual cumulative	4.0% - 20.0% actual cumulative
If the cumulative return at maturity is over: Interest paid will be:	12.00% 12.00%	20.00% 20.00%

Annual Return	3 years	5 years
Minimum guaranteed annual compound return	0.50%	0.79%
Minimum guaranteed cumulative return	1.50%	4.00%
Maximum annual compound rate of return	3.85%	3.71%
Maximum cumulative return	12.00%	20.00%

**FOOTNOTES**

1. In British Columbia: Refer to [www.cudicbc.com](http://www.cudicbc.com).



HISTORICAL RETURNS

<b>Term</b>	<b>Issue date</b>	<b>Maturity date</b>	<b>Minimum Guaranteed Cumulative Return</b>	<b>Maximum Potential Cumulative Return</b>	<b>Actual Return Received by Member</b>	<b>Equivalent Annual compound return</b>
3 year	07-Oct-2015	19-Oct-2018	1.50%	12.00%	12.00%	3.85%
3 year	14-Aug-2015	14-Aug-2018	1.50%	12.00%	12.00%	3.85%
3 year	08-Apr-2015	09-Apr-2018	1.50%	12.00%	12.00%	3.85%
3 year	13-Feb-2015	13-Feb-2018	1.50%	12.00%	12.00%	3.85%
3 year	05-Dec-2014	05-Dec-2017	1.50%	12.00%	12.00%	3.85%
3 year	08-Oct-2014	11-Oct-2017	1.50%	12.00%	12.00%	3.85%
3 year	13-Aug-2014	14-Aug-2017	1.50%	12.00%	12.00%	3.85%
3 year	11-Apr-2014	11-Apr-2017	1.50%	12.00%	12.00%	3.85%
5 year	11-Oct-2013	18-Oct-2018	4.00%	25.00%	25.00%	4.56%
5 year	14-Aug-2013	14-Aug-2018	3.00%	25.00%	25.00%	4.56%
5 year	14-Jun-2013	14-Jun-2018	3.00%	25.00%	25.00%	4.56%
5 year	10-Apr-2013	10-Apr-2018	4.00%	29.00%	29.00%	5.23%
5 year	13-Feb-2013	13-Feb-2018	3.00%	18.00%	18.00%	3.33%
5 year	05-Dec-2012	05-Dec-2017	3.00%	18.00%	18.00%	3.33%
5 year	10-Oct-2012	10-Oct-2017	3.00%	18.00%	18.00%	3.33%
5 year	11-Apr-2012	05-Apr-2017	6.00%	22.00%	22.00%	4.06%
5 year	15-Feb-2012	15-Feb-2017	6.00%	23.00%	22.00%	4.06%