



SALES PERIOD: Nov 27/17-Jan 27/18

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

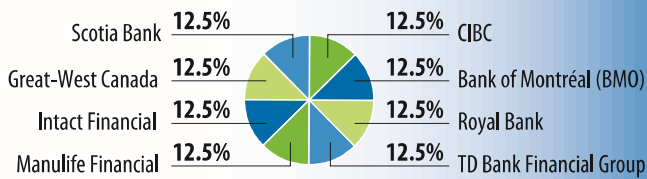
HOW

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 ¹
Interest Paid	At maturity
Eligible for Registered & Non-Registered Plans	Yes (except RIF, LIF, RESP)
Minimum Investment	\$500 reg./ \$1000 non-reg.
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%-10.0% actual cumulative	4.0% - 22.0% actual cumulative
If the cumulative return at maturity is over: Interest paid will be:	10.00% 10.00%	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	3.23%	3.71%
Maximum cumulative return	10.00%	20.00%

FOOTNOTES

1. In British Columbia: Refer to www.cudicbc.com.



HISTORICAL RETURNS

Term	Issue date	Maturity date	Minimum Guaranteed Cumulative Return	Maximum Potential Cumulative Return	Actual Return Received by Member	Equivalent annual compound return
3 year	October 08, 2014	October 11, 2017	1.50%	12.00%	12.00%	3.85%
3 year	August 13, 2014	August 14, 2017	1.50%	12.00%	12.00%	3.85%
3 year	April 11, 2014	April 11, 2017	1.50%	12.00%	12.00%	3.85%
3 year	February 14, 2014	February 14, 2017	1.50%	12.00%	12.00%	3.85%
3 year	December 6, 2013	December 6, 2016	1.50%	12.00%	12.00%	3.85%
3 year	October 11, 2013	October 11, 2016	1.50%	12.00%	12.00%	3.85%
3.5 year	December 10, 2012	June 10, 2016	1.50%	9.00%	9.00%	2.49%
3.5 year	October 15, 2012	April 15, 2016	1.50%	9.00%	9.00%	2.49%
3.5 year	July 19, 2012	January 19, 2016	2.00%	10.00%	10.00%	2.76%
3.5 year	April 17, 2012	October 17, 2015	2.50%	11.00%	11.00%	3.03%
3.5 year	February 21, 2012	August 21, 2015	3.00%	11.00%	11.00%	3.03%
3.5 year	December 12, 2011	June 12, 2015	3.50%	11.50%	11.50%	3.16%
3.5 year	October 17, 2011	April 17, 2015	3.50%	11.50%	11.50%	3.16%
5 year	October 10, 2012	October 10, 2017	3.00%	18.00%	18.00%	3.366%
5 year	April 11, 2012	April 5, 2017	6.00%	22.00%	22.00%	4.06%
5 year	February 15, 2012	February 15, 2017	6.00%	22.00%	22.00%	4.06%
5 year	December 7, 2011	December 7, 2016	6.00%	23.00%	23.00%	4.23%
5 year	October 12, 2011	October 12, 2016	6.00%	23.00%	23.00%	4.23%
5 year	July 19, 2011	July 19, 2016	8.00%	25.00%	25.00%	4.56%