



SALES PERIOD: May 29/17-Jul 29/17

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

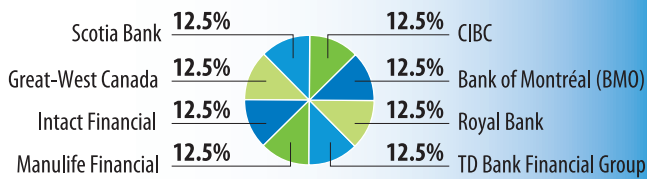
HOW

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%	3.79%
Maximum cumulative return	10.00%	20.00%

FOOTNOTES

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