

S&P/TSX 60*

Index-Linked Term Deposits SERIES 82 Term Sheet Available

September/October 2018

Features

Income

Index-Linked Term Deposits will pay 100% of the percentage difference between the Starting Value and the Average of Sets Value of the Index on the final Valuation Date, multiplied by the Participation Rate, multiplied by the Principal Amount.

Terms

Three-year:

November 15, 2018 to
November 15, 2021

Investment must be paid by:

October 31, 2018

Five-year:

November 15, 2018 to
November 15, 2023

Investment must be paid by:

October 31, 2018

Minimum Investment

\$500.00

Commissions, Management & Administration Fees

None

Redemptions

Not redeemable prior to maturity.

Retirement Planning

The term deposit is RRSP/TFSA eligible.

Guaranteed Deposits

The principal and any return on Index-Linked Term Deposits are fully guaranteed by League Savings and Mortgage. Please ask us for details

Sales Period:

September 1, 2018 to October 31, 2018.

Who Should Consider an Index-Linked Term Deposit?

1. Depositors who are looking for a deposit with a principal guarantee that offers the potential for a higher return than the return paid on fixed rate deposits.
2. Depositors who are looking for an equity-linked investment that carries no fees or commissions.
3. Individuals searching for a diversified investment in Canadian corporations.
4. Conservative individuals who are not willing to risk their initial investment.

Income Tax

Tax will be deferred on Index-Linked Term Deposits held inside registered plans. However, the income tax consequences of holding an Index-Linked Term Deposit outside a registered plan will depend upon a holder's particular circumstances, and holders should consult their tax advisors before considering the investment outside a registered plan.

Calculating the Interest

The interest return on the deposit will be based upon the participation rate multiplied by the average return of the S&P/TSX 60 Index over the term of the deposit

The average is calculated by adding the monthly averaging date closing values for the S&P/TSX 60 Index between the start date and the maturity date and dividing that total by the months in the term (36 for the three-year deposit and 60 for the five-year deposit). That average is then compared to the starting level of the S&P/TSX 60 Index at the close of business November 6, 2018. The investor will receive the percentage difference between the average and the starting value, multiplied by the participation rate.

Three-year Deposit

On November 15, 2021, the investor will receive any calculated interest plus the original Deposit Principal amount.

Five-year Deposit

On November 15, 2023, the investor will receive any calculated interest plus the original Deposit Principal amount.

Risks

Unlike other term deposits, there is no guaranteed return on this product. Depending on the performance of the stocks comprising the S&P/TSX 60 Index over the term, it is possible that, at maturity, the investor will receive only their principal back.

Examples: Each example starts with an investment size of \$1,000 with the index starting value at 450.

Three-year Example

1. The average of the monthly values of the S&P/TSX 60 Index over the term of the deposit is 517.50. The Participation Rate is 75%. At the maturity date of the deposit the Depositor will receive:

$$[(517.50 - 450) / 450] * 0.75 = 11.25\%$$

$$\$1,000 \times 11.25\% = \$112.50 \text{ plus the original } \$1,000.$$

The compounded annual rate of return in this example, based on the exact term of the deposit is 3.62%.

Five-year Example

1. The average of the monthly values of the S&P/TSX 60 Index over the term of the deposit is 562.50. The Participation Rate is 125%. At the maturity date of the deposit the Depositor will receive:

$$[(562.50 - 450) / 450] * 1.25 = 31.25\%$$

$$\$1,000 \times 31.25\% = \$312.50 \text{ plus the original } \$1,000.$$

The compounded annual rate of return in this example, based on the exact term of the deposit is 5.59%.

* **For both the three-year and five-year deposits, should the average of the monthly index sets be lower than the start value of the index, the return on the deposit will be 0.00% and the Depositor will receive only their principal deposit back at maturity.**

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S&P/TSX 60 INDEX
August 13, 2018 (Source www.globeinvestor.com)

The S&P/TSX 60 Index tracks sixty foremost companies in leading industries in Canada, providing investors with a broad but manageable index. Candidates for the S&P/TSX60 Index are evaluated for ample liquidity and efficient share pricing, as well as representation of important industry segments within Canada.

The S&P/TSX 60 Index provides economic delivery over ten market sectors. These include Materials, Industrials, Telecommunication Services, Consumer Discretionary, Consumer Staples, Energy, Financials, Health Care, Information, Technology and Utilities.

Symbol	Company	Symbol	Company
AEM	Agnico-Eagle Mines	GIL	Gildan Activewear
ATD.B	Alimentation Couche-Tard	G	Goldcorp Inc.
ARX	ARC Resources Ltd.	HSE	Husky Energy
BMO	Bank of Montreal	IMO	Imperial Oil
BNS	Bank of Nova Scotia	IPL	Inter Pipeline
ABX	Barrick Gold Corp.	K	Kinross Gold
BHC	Bausch Health Companies Inc.	L	Loblaw Companies
BCE	BCE Inc.	MG	Magna International
BB	BlackBerry Limited	MFC	Manulife Financial
BBD.B	Bombardier Inc.	MRU	Metro Inc.
BAM.A	Brookfield Asset Management	NA	National Bank of Canada
CCO	Cameco Corp.	NTR	Nutrien Ltd
CM	Canadian Imperial Bank of Commerce	OTEX	Open Text Corporation
CNR	Canadian National Railway	PPL	Pembina Pipeline Corp.
CNQ	Canadian Natural Resources	POW	Power Corp of Canada
CP	Canadian Pacific Railway	QSR	Restaurant Brands Intl.
CTC.A	Canadian Tire Corporation	RCI.B	Rogers Communications
CCL B	CCL Industries Inc	RY	Royal Bank of Canada
CVE	Cenovus Energy	SAP	Saputo Inc.
GIB.A	CGI Group	SJR.B	Shaw Communications
CSU	Constellation Software	SNC	SNC – Lavalin Group
CPG	Crescent Point Energy	SLF	Sun Life Financial Inc.
DOL	Dollarama Inc.	SU	Suncor Energy
ENB	Enbridge Inc.	TECK.B	Teck Resources
EMA	Emera Incorporated	T	TELUS Corp.
ECA	EnCana Corp.	TRI	Thomson Reuters
FM	First Quantum Minerals	TD	Toronto-Dominion Bank
FTS	Fortis Inc.	TRP	TransCanada Corp.
FNV	Franco-Nevada	WCN	Waste Connections Inc
WN	George Weston	WPM	Wheaton Precious Metals Corp.

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