LAURENTIAN BANK

Seeing beyond numbers.™

Transcript: Why invest in GICs?

Why invest in GICs? What exactly are GICs anyway? GICs: Guaranteed Investment Certificates. The perfect tool to safely expand your investment portfolio.

[The words "Registered Plans" appear above a yellow circle containing the terms "TFSA", "RRSP" and "RRIF". An eye pattern surrounds the yellow iris, blinks and disappears. The words "Non-Registered Plans" appear above a blue circle that says, "No Contribution Limits".]

Plus, GICs are eligible for both registered and non-registered plans.

[An eye pattern surrounds the blue iris, blinks and disappears. The words "Registered Plans" and "Non-Registered Plans" appear above a pair of yellow and blue glasses. One lens reads "Tax-free", and the other reads "Taxable". A web page displays the Laurentian Bank website. A window reads "$3,000. Invest in a GIC". A hand-shaped cursor clicks on a button and a checkmark appears].

With the GIC, it's easy. Simply deposit the amount you wish to save, select the period during which it will be secured...

[The cursor scans a list of years and clicks on "4 years"].

...then you can reap all the benefits.

[An animation shows a wave rippling beneath an island topped by a palm tree and dollar sign].

That's what GICs are all about. It's guaranteed no matter what.

[An animation shows raindrops falling on two people taking shelter under an umbrella. A graphic shows a rising arrow and a dollar sign].

Your principal is safe, and with a fixed rate, your return is as well. With the GIC from Laurentian Bank, you control your money. Your principal and interest are protected from market fluctuations.

[A dollar sign appears in a spinning blue sun. The sun grows into a spiral. Waves replace it. The dollar sign disappears beneath the waves, and a man on a paddle board floats on the water. A yellow sun appears].

That way, you can plan all kinds of goals for the future, whether that means taking a vacation, going back to school or buying a new car.

[An animation shows a bright sun and a man sitting on a deckchair near a parasol. A glass sits on a table behind him. A man wearing round glasses smiles, a university mortarboard on his

head. A diploma appears beside him. A car with a label displaying a dollar sign appears. The car's windshield reads "For Sale"].

What's more, GICs have zero management fees, which means even more money stays in your pocket.

[Coins fall into a piggy bank].

Ready to get started? Contact us today to learn more about applicable terms and conditions. Laurentian Bank. Seeing beyond numbers.

[A logo of five yellow pennants appears next to the words "Laurentian Bank". A note at the bottom of the image reads: TM Trademark of Laurentian Bank of Canada. GICs are non-cashable. Simple interest is paid on terms of less than two years. Clients have a choice of simple or compound interest on terms of two years or more. Simple interest is calculated and paid annually. Compound interest is calculated and capitalized annually, and paid at maturity. Individuals residing outside of Quebec who do not currently hold a Laurentian Bank of Canada investment product are not eligible for this offer. This product is eligible for registered and non-registered plans. This product is eligible for deposit insurance from the Canadian Deposit Insurance Corporation (CDIC), up to the maximum limit for coverage from the CDIC, and subject to applicable conditions. This offer cannot be combined with any other offer. For more information, call 1-844-494-0076 or contact your advisor. Existing investment accounts are offered by Laurentian Bank of Canada [“Laurentian Bank”] or LBC Financial Services Inc. [LBCFS]. LBCFS is a wholly owned subsidiary of Laurentian Bank and a separate entity from Laurentian Bank, B2B Trustco and all other issuers or mutual fund companies whose products it distributes. Newly opened investment accounts must be LBCFS accounts. A Laurentian Bank advisor is also a licensed LBCFS mutual fund representative. LBCFS’s liability is limited to the conduct of its representatives in the performance of their duties for LBCFS.]