

# More information on *ActionGIC's*

For Informational Purposes Only. Please speak to a Laurentian Bank advisor for more information.

## 1. Do I own shares in the companies that make up the reference index?

Investing in an *ActionGIC* is not the same as investing directly in the stocks of the Reference Index. You are not a direct shareholder of one or more companies in the Reference Index.

## 2. Is any return considered a capital gain or interest income?

The return is considered interest income since you have invested in a guaranteed investment and not directly in the market. The shares that make up your *ActionGIC's* reference index are only used to measure its performance.

## 3. Why are there sales windows for this product?

As this product value fluctuates according to markets conditions, regular revaluation is required. This can have an impact on the minimum and maximum rate of return that can be offered.

## 4. How do you select the companies included in the reference index?

The shares that make up the reference portfolio have been selected for their performance, stability and diversification benefits.

## 5. What characterises the Canadian Sustainability *ActionGIC* as ESG (Environment, Social and Governance)?

The companies that make up the reference index have been selected for their relative ESG performance according to Refinitiv.

## 6. Why does Laurentian Bank of Canada rely on Refinitiv's recommendations to select the companies that make up the Canadian Sustainable *ActionGIC* portfolio?

Refinitiv, an LSEG (London Stock Exchange Group) company, is a leading provider of infrastructure - and data for the financial markets, serving the needs of more than 40,000 institutions in over 190 countries. It provides information and big data, offers trading platforms, and creates technology and data platforms that connect a thriving global capital markets community to improve their performance in trading, investing, wealth management and market data, regulatory compliance, corporate risk and financial crime. For more information, please visit [refinitiv.com](https://refinitiv.com).