

50/50 ASIAN TIGERS GIC BUNDLE	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the 50/50 Asian Tigers Indices and shows what would happen if the Index Based Interest Rate turns out to be a <u>positive</u> rate of return.			
50/50 Asian Tigers GIC Bundle Closing Levels of Each Index				
Observation Date	MSCI Singapore IndexSM	MSCI Taiwan IndexSM	Hang Seng Index®	Kospi 200 Index
Initial Set Date	316.01	242.67	20,107.82	1,309.98
1st Quarter	369.47	295.50	21,984.53	1,433.22
2nd Quarter	376.46	321.21	22,816.22	1,494.25
3rd Quarter	360.02	353.12	23,981.11	1,785.54
4th Quarter	387.22	375.00	24,361.54	1,795.23
5th Quarter	392.93	367.09	25,262.39	1,856.36
6th Quarter	428.29	395.21	26,003.01	1,853.97
7th Quarter	432.58	420.43	27,161.19	1,853.28
8th Quarter	441.23	431.83	27,961.19	1,895.33
9th Quarter	465.64	425.02	29,276.42	1,906.74
10th Quarter	474.55	423.47	30,590.24	1,923.21
11th Quarter	481.83	455.98	31,521.55	1,945.28
12th Quarter	491.46	458.12	33,997.63	1,996.24
Average Level	425.14	393.50	27,076.42	1,811.55
Index Based Interest Rate	34.53%	62.15%	34.66%	38.29%
Index Component Weighting	25.00%	25.00%	25.00%	25.00%
Weighted Index Return	8.63%	15.54%	8.66%	9.57%
Index Based Return (cumulative Weighted Index Return): Customer Participation Rate Index Based Return multiplied by Customer Participation Rate: Principal Amount: Stock Market GIC Return = Principal Amount / 2 x Index Based Return x Customer Participation Rate: Fixed Rate GIC Return = Principal Amount / 2 at the effective annual rate of 2.9142%	42.41% 70.00% 29.69% \$10,000.00 \$1,484.28 \$450.00 This amount is the Guaranteed Minimum Return on the Principal Amount for the entire Term and is equivalent to 4.50% (or effective annual rate of 1.478%).			
Maturity Amount = Principal Amount + Stock Market GIC Return + Fixed Rate GIC Return for Term:	\$11,934.28			
Note: Equivalent to an effective annual rate of 6.07% on the full Principal Amount. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.				

50/50 ASIAN TIGERS GIC BUNDLE	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the 50/50 Asian Tigers Indices and shows what would happen if the Index Based Interest Rate turns out to be a <u>mixed</u> rate of return.			
50/50 Asian Tigers GIC Bundle Closing Levels of Each Index				
Observation Date	MSCI Singapore IndexSM	MSCI Taiwan IndexSM	Hang Seng Index[®]	Kospi 200 Index
Initial Set Date	316.01	242.67	21,370.82	1,376.98
1st Quarter	349.47	295.50	21,284.53	1,398.22
2nd Quarter	356.46	301.21	22,116.22	1,354.25
3rd Quarter	345.02	323.12	23,181.11	1,325.54
4th Quarter	334.22	335.09	23,361.54	1,234.23
5th Quarter	322.93	315.24	21,262.39	1,255.36
6th Quarter	312.29	305.21	20,043.01	1,282.97
7th Quarter	332.58	320.43	20,090.19	1,204.28
8th Quarter	351.23	345.83	20,322.19	1,195.33
9th Quarter	345.64	334.27	20,543.42	1,143.25
10th Quarter	454.55	354.12	20,348.24	1,123.21
11th Quarter	481.83	330.98	20,266.55	1,099.28
12th Quarter	491.46	345.12	20,343.63	1,050.24
Average Level	373.14	325.51	21,096.92	1,222.18
Index Based Interest Rate	18.08%	34.14%	-1.28%	-11.24%
Index Component Weighting	25.00%	25.00%	25.00%	25.00%
Weighted Index Return	4.52%	8.53%	-0.32%	-2.81%
Index Based Return (cumulative Weighted Index Return): Customer Participation Rate: Index Based Return multiplied by Customer Participation Rate: Principal Amount: Stock Market GIC Return = Principal Amount / 2 x Index Based Return x Customer Participation Rate: Fixed Rate GIC Return = Principal Amount/ 2 at the effective annual rate of 2.9142%	9.92% 70.00% 6.95% \$10,000.00 \$347.30 \$450.00 This amount is the Guaranteed Minimum Return on the Principal Amount for the entire Term and is equivalent to 4.50% (or effective annual rate of 1.478%).			
Maturity Amount = Principal Amount + Stock Market GIC Return + Fixed Rate GIC Return for Term:	\$10,797.30			
Note: Equivalent to an effective annual rate of 2.59% on the full Principal Amount. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.				

50/50 ASIAN TIGERS GIC BUNDLE	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the 50/50 Asian Tigers Indices and shows what would happen if the Index Based Interest Rate turns out to be a <u>negative</u> rate of return.			
50/50 Asian Tigers GIC Bundle Closing Levels of Each Index				
Observation Date	MSCI Singapore IndexSM	MSCI Taiwan IndexSM	Hang Seng Index®	Kospi 200 Index
Initial Set Date	346.01	282.67	21,370.54	1,336.98
1st Quarter	349.47	295.50	21,434.92	1,398.21
2nd Quarter	336.46	298.21	21,005.04	1,334.75
3rd Quarter	331.98	282.15	22,581.65	1,345.83
4th Quarter	299.21	276.09	23,361.54	1,227.29
5th Quarter	294.93	277.38	21,262.39	1,255.36
6th Quarter	289.29	289.65	20,043.01	1,282.97
7th Quarter	302.58	263.99	20,090.19	1,204.28
8th Quarter	310.23	250.83	20,002.19	1,195.33
9th Quarter	321.64	254.52	20,543.42	1,143.25
10th Quarter	315.69	253.45	20,647.36	1,123.21
11th Quarter	311.24	233.38	20,226.13	1,099.28
12th Quarter	345.46	207.75	20,343.63	1,050.24
Average Level	317.35	265.24	20,961.79	1,221.67
Index Based Interest Rate	-8.28%	-6.17%	-1.91%	-8.62%
Index Component Weighting	25.00%	25.00%	25.00%	25.00%
Weighted Index Return	-2.07%	-1.54%	-0.48%	-2.16%
Index Based Return (cumulative Weighted Index Return): Customer Participation Rate: Index Based Return multiplied by Customer Participation Rate: Principal Amount: Stock Market GIC Return = Principal Amount / 2 x Index Based Return x Customer Participation Rate: Fixed Rate GIC Return = Principal Amount / 2 at the effective annual rate of 2.9142%	-6.25% 70.00% -4.37% \$10,000.00 \$0.00 \$450.00 This amount is the Guaranteed Minimum Return on the Principal Amount for the entire Term and is equivalent to 4.50% (or effective annual rate of 1.478%)			
Maturity Amount = Principal Amount + Stock Market GIC Return + Fixed Rate GIC Return for Term:	\$10,450.00			
Note: Equivalent to an effective annual rate of 1.48% on the full Principal Amount. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.				

ASIAN TIGERS SMGIC	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the Asian Indices and shows what would happen if the Index Based Interest Rate turns out to be a <u>positive</u> rate of return.			
Asian Tigers SMGIC Closing Levels of Each Index				
Observation Date	MSCI Singapore IndexSM	MSCI Taiwan IndexSM	Hang Seng Index[®]	Kospi 200 Index
Initial Set Date	316.01	242.67	20,107.82	1,309.98
1st Quarter	369.47	295.50	21,984.53	1,433.22
2nd Quarter	376.46	321.21	22,816.22	1,494.25
3rd Quarter	360.02	353.12	23,981.11	1,785.54
4th Quarter	387.22	375.00	24,361.54	1,795.23
5th Quarter	392.93	367.09	25,262.39	1,856.36
6th Quarter	428.29	395.21	26,003.01	1,853.97
7th Quarter	432.58	420.43	27,161.19	1,853.28
8th Quarter	441.23	431.83	27,961.19	1,895.33
9th Quarter	465.64	425.02	29,276.42	1,906.74
10th Quarter	474.55	423.47	30,590.24	1,923.21
11th Quarter	481.83	455.98	31,521.55	1,945.28
12th Quarter	491.46	458.12	33,997.63	1,996.24
Average Level	425.14	393.50	27,076.42	1,811.55
Index Based Interest Rate	34.53%	62.15%	34.66%	38.29%
Index Component Weighting	25.00%	25.00%	25.00%	25.00%
Weighted Index Return	8.63%	15.54%	8.66%	9.57%
Index Based Return (cumulative	42.41%			
Weighted Index Return):				
Customer Participation Rate:	70.00%			
Index Based Return multiplied by				
Customer Participation Rate:	29.69%			
Principal Amount:	\$10,000.00			
Stock Market GIC Return = Principal				
Amount x Index Based Return x Customer				
Participation Rate:	\$2,968.56			
Maturity Amount = Principal Amount +				
Variable Return	\$12,968.56			
<p>Note: Equivalent to an effective annual rate of 9.05% on the full Principal Amount. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.</p>				

ASIAN TIGERS SMGIC	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the Asian Indices and shows what would happen if the Index Based Interest Rate turns out to be a <u>mixed</u> rate of return.			
Asian Tigers SMGIC Closing Levels of Each Index				
Observation Date	MSCI Singapore IndexSM	MSCI Taiwan IndexSM	Hang Seng Index[®]	Kospi 200 Index
Initial Set Date	316.01	242.67	21,370.82	1,376.98
1st Quarter	349.47	295.50	21,284.53	1,398.22
2nd Quarter	356.46	301.21	22,116.22	1,354.25
3rd Quarter	345.02	323.12	23,181.11	1,325.54
4th Quarter	334.22	335.09	23,361.54	1,234.23
5th Quarter	322.93	315.24	21,262.39	1,255.36
6th Quarter	312.29	305.21	20,043.01	1,282.97
7th Quarter	332.58	320.43	20,090.19	1,204.28
8th Quarter	351.23	345.83	20,322.19	1,195.33
9th Quarter	345.64	334.27	20,543.42	1,143.25
10th Quarter	454.55	354.12	20,348.24	1,123.21
11th Quarter	481.83	330.98	20,266.55	1,099.28
12th Quarter	491.46	345.12	20,343.63	1,050.24
Average Level	373.14	325.51	21,096.92	1,222.18
Index Based Interest Rate	18.08%	34.14%	-1.28%	-11.24%
Index Component Weighting	25.00%	25.00%	25.00%	25.00%
Weighted Index Return	4.52%	8.53%	-0.32%	-2.81%
Index Based Return (cumulative Weighted Index Return): Customer Participation Rate: Index Based Return multiplied by Customer Participation Rate: Principal Amount: Stock Market GIC Return = Principal Amount x Index Based Return x Customer Participation Rate:	9.92% 70.00% 6.95% \$10,000.00 \$694.61			
Maturity Amount = Principal Amount + Variable Return	\$10,694.61			
Note: Equivalent to an effective annual rate of 2.26% on the full Principal Amount. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.				

ASIAN TIGERS SMGIC	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the Asian Indices and shows what would happen if the Index Based Interest Rate turns out to be a <u>negative</u> rate of return.			
Asian Tigers SMGIC Closing Levels of Each Index				
Observation Date	MSCI Singapore IndexSM	MSCI Taiwan IndexSM	Hang Seng Index[®]	Kospi 200 Index
Initial Set Date	346.01	282.67	21,370.54	1,336.98
1st Quarter	349.47	295.50	21,434.92	1,398.21
2nd Quarter	336.46	298.21	21,005.04	1,334.75
3rd Quarter	331.98	282.15	22,581.65	1,345.83
4th Quarter	299.21	276.09	23,361.54	1,227.29
5th Quarter	294.93	277.38	21,262.39	1,255.36
6th Quarter	289.29	289.65	20,043.01	1,282.97
7th Quarter	302.58	263.99	20,090.19	1,204.28
8th Quarter	310.23	250.83	20,002.19	1,195.33
9th Quarter	321.64	254.52	20,543.42	1,143.25
10th Quarter	315.69	253.45	20,647.36	1,123.21
11th Quarter	311.24	233.38	20,226.13	1,099.28
12th Quarter	345.46	207.75	20,343.63	1,050.24
Average Level	317.35	265.24	20,961.79	1,221.67
Index Based Interest Rate	-8.28%	-6.17%	-1.91%	-8.62%
Index Component Weighting	25.00%	25.00%	25.00%	25.00%
Weighted Index Return	-2.07%	-1.54%	-0.48%	-2.16%
Index Based Return (cumulative Weighted Index Return): Customer Participation Rate: Index Based Return multiplied by Customer Participation Rate: Principal Amount: Stock Market GIC Return = Principal Amount x Index Based Return x Customer Participation Rate:	-6.25% 70.00% -4.37% \$10,000.00 \$0.00			
Maturity Amount = Principal Amount + Variable Return	\$10,000.00			
Note: The overall effective annual rate is 0%. The Principal Amount is 100% protected if the Index Based Return is zero or negative. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.				

50/50 CAPITAL GROWTH GIC BUNDLE	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the Canada Index and shows what would happen if the Index Based Interest Rate turns out to be a <u>positive</u> rate of return.	
Observation Date	50/50 Capital Growth GIC Bundle Closing Levels Canadian Index	
Initial Set Date	506.48	
1st Quarter	604.97	
2nd Quarter	693.98	
3rd Quarter	654.43	
4th Quarter	690.02	
5th Quarter	719.70	
6th Quarter	768.92	
7th Quarter	820.21	
8th Quarter	885.23	
9th Quarter	928.32	
10th Quarter	992.95	
11th Quarter	1,036.11	
12th Quarter	1,095.83	
Average Level	824.22	
Index Based Interest Rate	62.74%	
Index Component Weighting	100.00%	
Weighted Index Return	62.74%	
Index Based Return (cumulative	62.74%	
Weighted Index Return):		
Customer Participation Rate:	40.00%	
Index Based Return multiplied by		
Customer Participation Rate:	25.09%	
Principal Amount:	\$10,000.00	
Stock Market GIC Return = Principal		
Amount / 2 x Index Based Return x	\$1,254.71	
Customer Participation Rate:		
Fixed Rate GIC Return = Principal		
Amount/ 2 at the effective annual rate of	\$450.00	This amount is the Guaranteed Minimum Return on the
2.9142%	Principal Amount for the entire Term and is equivalent to	
	4.50% (or an effective annual rate of 1.478%)	
Maturity Amount = Principal Amount +		
Stock Market GIC Return + Fixed Rate GIC	\$11,704.71	
Return for Term:		
Note: Equivalent to an effective annual rate of 5.39% on the full Principal Amount. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.		

50/50 CAPITAL GROWTH GIC BUNDLE	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the Canada Index and shows what would happen if the Index Based Interest Rate turns out to be a <u>negative</u> rate of return.
Observation Date	50/50 Capital Growth GIC Bundle Closing Levels Canadian Index
Initial Set Date	516.48
1st Quarter	494.97
2nd Quarter	503.98
3rd Quarter	584.43
4th Quarter	490.02
5th Quarter	519.70
6th Quarter	538.92
7th Quarter	420.21
8th Quarter	435.23
9th Quarter	428.32
10th Quarter	522.95
11th Quarter	596.11
12th Quarter	505.83
Average Level	503.39
Index Based Interest Rate	-2.53%
Index Component Weighting	100.00%
Weighted Index Return	-2.53%
Index Based Return (cumulative Weighted Index Return):	-2.53%
Customer Participation Rate:	40.00%
Index Based Return multiplied by Customer Participation Rate:	-1.01%
Principal Amount:	\$10,000.00
Stock Market GIC Return = Principal Amount / 2 x Index Based Return x Customer Participation Rate:	\$0.00
Fixed Rate GIC Return = Principal Amount / 2 at the effective annual rate of 2.9142%	\$450.00
	This amount is the Guaranteed Minimum Return on the Principal Amount for the entire Term and is equivalent to 4.50% (or an effective annual rate of 1.478%)
Maturity Amount = Principal Amount + Stock Market GIC Return + Fixed Rate GIC Return for Term:	\$10,450.00
Note: Equivalent to an effective annual rate of 1.48% on the full Principal Amount. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.	

CANADIAN SMGIC	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the Canada Index and shows what would happen if the Index Based Interest Rate turns out to be a <u>positive</u> rate of return.	
Observation Date	Canadian SMGIC Closing Levels Canadian Index	
Initial Set Date		506.48
1st Quarter		604.97
2nd Quarter		693.98
3rd Quarter		654.43
4th Quarter		690.02
5th Quarter		719.70
6th Quarter		768.92
7th Quarter		820.21
8th Quarter		885.23
9th Quarter		928.32
10th Quarter		992.95
11th Quarter		1,036.11
12th Quarter		1,095.83
Average Level		824.22
Index Based Interest Rate		62.74%
Index Component Weighting		100.00%
Weighted Index Return		62.74%
Index Based Return (cumulative Weighted Index Return):		62.74%
Customer Participation Rate:		40.00%
Index Based Return multiplied by Customer Participation Rate:		25.09%
Principal Amount:		\$10,000.00
Stock Market GIC Return = Principal Amount x Index Based Return x Customer Participation Rate:		\$2,509.42
Maturity Amount = Principal Amount + Variable Return		\$12,509.42
Note: Equivalent to an effective annual rate of 7.75% on the full Principal Amount. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.		

CANADIAN SMGIC	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the Canada Index and shows what would happen if the Index Based Interest Rate turns out to be a <u>negative</u> rate of return.
Observation Date	Canadian SMGIC Closing Levels Canadian Index
Initial Set Date	516.48
1st Quarter	494.97
2nd Quarter	503.98
3rd Quarter	584.43
4th Quarter	490.02
5th Quarter	519.70
6th Quarter	538.92
7th Quarter	420.21
8th Quarter	435.23
9th Quarter	428.32
10th Quarter	522.95
11th Quarter	596.11
12th Quarter	505.83
Average Level	503.39
Index Based Interest Rate	-2.53%
Index Component Weighting	100.00%
Weighted Index Return	-2.53%
Index Based Return (cumulative	-2.53%
Weighted Index Return):	
Customer Participation Rate:	40.00%
Index Based Return multiplied by	-1.01%
Customer Participation Rate:	
Principal Amount:	\$10,000.00
Stock Market GIC Return = Principal	
Amount x Index Based Return x Customer	\$0.00
Participation Rate:	
Maturity Amount = Principal Amount +	
Variable Return	\$10,000.00
Note: The overall effective annual rate is 0%. The Principal Amount is 100% protected if the Index Based Return is zero or negative. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.	

US SMGIC	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the US Index and shows what would happen if the Index Based Interest Rate turns out to be a <u>positive</u> rate of return.
Observation Date	US SMGIC Closing Levels USA Index
Initial Set Date	8,860.74
1st Quarter	9,780.23
2nd Quarter	11,022.10
3rd Quarter	12,063.72
4th Quarter	12,825.19
5th Quarter	13,359.39
6th Quarter	13,984.92
7th Quarter	14,487.52
8th Quarter	14,236.56
9th Quarter	15,521.30
10th Quarter	17,012.36
11th Quarter	17,989.98
12th Quarter	18,865.52
Average Level	14,262.40
Index Based Interest Rate	60.96%
Index Component Weighting	100.00%
Weighted Index Return	60.96%
Index Based Return (cumulative Weighted Index Return):	60.96%
Customer Participation Rate:	40.00%
Index Based Return multiplied by	24.38%
Customer Participation Rate:	24.38%
Principal Amount:	\$10,000.00
Stock Market GIC Return = Principal	\$2,438.47
Amount x Index Based Return x Customer	\$2,438.47
Participation Rate:	\$2,438.47
Maturity Amount = Principal Amount +	\$12,438.47
Variable Return	\$12,438.47
<p>Note: Equivalent to an effective annual rate of 7.54% on the full Principal Amount. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.</p>	

US SMGIC	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the US Index and shows what would happen if the Index Based Interest Rate turns out to be a <u>negative</u> rate of return.
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Observation Date	US SMGIC Closing Levels USA Index
Initial Set Date	8,860.74
1st Quarter	8,033.66
2nd Quarter	9,265.43
3rd Quarter	7,979.29
4th Quarter	7,346.80
5th Quarter	8,378.95
6th Quarter	8,691.25
7th Quarter	9,110.99
8th Quarter	9,378.61
9th Quarter	8,451.19
10th Quarter	8,091.75
11th Quarter	8,447.11
12th Quarter	9,258.10
Average Level	8,536.09
Index Based Interest Rate	-3.66%
Index Component Weighting	100.00%
Weighted Index Return	-3.66%
Index Based Return (cumulative Weighted Index Return):	-3.66%
Customer Participation Rate:	40.00%
Index Based Return multiplied by Customer Participation Rate:	-1.47%
Principal Amount:	\$10,000.00
Stock Market GIC Return = Principal Amount x Index Based Return x Customer Participation Rate:	\$0.00
Maturity Amount = Principal Amount + Variable Return	\$10,000.00

Note: The overall effective annual rate is 0%. The Principal Amount is 100% protected if the Index Based Return is zero or negative. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.

GLOBAL SMGIC	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the Global Indices and shows what would happen if the Index Based Interest Rate turns out to be a <u>positive</u> rate of return.				
Global SMGIC Closing Levels of Each Index					
Observation Date	S&P/TSX60 Index®	Dow Jones Ind	Nikkei 225	HSI	Dow Jones Euro STOXX
Initial Set Date	534.11	8,281.22	8,256.85	13,340.14	2,252.39
1st Quarter	594.97	8,780.23	8,550.22	13,668.34	2,340.52
2nd Quarter	603.98	8,995.10	8,853.25	14,971.02	2,427.33
3rd Quarter	684.43	9,623.36	8,600.56	15,377.42	2,926.58
4th Quarter	690.02	9,946.80	9,270.81	15,415.96	3,055.55
5th Quarter	709.70	1,037.19	9,369.09	15,987.50	3,574.70
6th Quarter	838.92	10,523.66	10,060.12	16,509.59	3,737.34
7th Quarter	820.21	11,987.52	11,089.84	17,563.32	3,699.05
8th Quarter	935.23	11,708.60	12,752.05	17,987.79	3,920.50
9th Quarter	998.32	12,521.30	13,115.81	18,477.75	3,928.46
10th Quarter	922.95	12,912.36	12,810.99	18,594.18	4,050.21
11th Quarter	1,036.11	13,989.98	13,237.68	18,995.36	4,169.89
12th Quarter	1,105.83	14,165.52	14,198.43	19,802.55	4,300.08
Average Level	828.39	10,515.97	10,992.40	16,945.90	3,510.85
Index Based Interest Rate	55.10%	26.99%	33.13%	27.03%	55.87%
Index Component Weighting	20.00%	20.00%	20.00%	20.00%	20%
Weighted Index Return	11.02%	5.40%	6.63%	5.41%	11.17%
Index Based Return (cumulative Weighted Index Return): Customer Participation Rate: Index Based Return multiplied by Customer Participation Rate: Principal Amount: Stock Market GIC Return = Principal Amount x Index Based Return x Customer Participation Rate: Maturity Amount = Principal Amount + Variable Return	39.62% 40.00% 15.85% \$10,000.00 \$1,584.92 \$11,584.92				
Note: Equivalent to an effective annual rate of 5.03% on the full Principal Amount. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.					

Global SMGIC	The table below provides a hypothetical illustration of how the Index Based Interest Rate and final return would be calculated for the Global Indices and shows what would happen if the Index Based Interest Rate turns out to be a <u>negative</u> rate of return.
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Observation Date	Global SMGIC Closing Levels of Each Index				
	S&P/TSX60 Index®	Dow Jones Ind	Nikkei 225	HSI	Dow Jones Euro STOXX
Initial Set Date	534.11	8,281.22	8,256.85	13,340.14	2,252.39
1st Quarter	494.97	8,580.23	8,091.71	12,555.22	2,340.52
2nd Quarter	403.98	8,595.10	7,253.52	12,507.50	2,427.33
3rd Quarter	484.43	8,923.36	7,400.56	12,435.95	2,026.58
4th Quarter	490.02	7,346.80	7,000.81	12,421.54	1,955.55
5th Quarter	519.70	7,937.19	6,342.09	12,137.40	1,874.70
6th Quarter	538.92	7,523.66	5,960.12	11,061.52	1,737.34
7th Quarter	420.21	7,487.52	6,018.84	11,132.53	1,699.05
8th Quarter	335.23	6,708.60	6,030.05	12,387.79	1,920.50
9th Quarter	328.32	6,251.30	7,221.81	12,477.75	1,928.46
10th Quarter	322.95	6,012.36	7,010.99	11,594.18	2,050.21
11th Quarter	396.11	5,989.98	7,237.68	10,995.36	2,169.89
12th Quarter	405.83	5,865.52	6,498.43	10,702.55	2,000.08
Average Level	428.39	7,268.47	6,838.88	11,867.44	2,010.85
Index Based Interest Rate	-19.79%	-12.23%	-17.17%	-11.04%	-10.72%
Index Component Weighting	20.00%	20.00%	20.00%	20.00%	20%
Weighted Index Return	-3.96%	-2.45%	-3.43%	-2.21%	-2.14%

Index Based Return (cumulative Weighted Index Return):	-14.19%
Customer Participation Rate:	40.00%
Index Based Return multiplied by Customer Participation Rate:	-5.68%
Principal Amount:	\$10,000.00
Stock Market GIC Return = Principal Amount x Index Based Return x Customer Participation Rate:	\$0.00
Maturity Amount = Principal Amount + Variable Return	\$10,000.00

Note: The overall effective annual rate is 0%. The Principal Amount is 100% protected if the Index Based Return is zero or negative. The Values shown in these tables are for illustrative purposes only and should not be relied upon as a reflection or prediction of the performance of the Index during the Term of the Stock Market GIC you have purchased.