

# MARKET LINKED GICS

Access the growth potential of a diverse mix of underlying assets, with 100% principal protection.



Like a traditional GIC, Market Linked GICs guarantee 100% repayment of your principal at maturity regardless of any down market movement, and if the market goes up, you have the potential to outperform traditional GICs.

## Key benefits and risks:



Increased return potential from traditional GICs



Guaranteed principal protection



CDIC eligible (up to applicable limits)<sup>1</sup>



\$500 minimum investment



Different from traditional GICs, as they may not earn any return



Typically not redeemable prior to maturity

## Market Linked GICs can provide exposure to a variety of underlying assets including:



Equities



Equity indices



Interest rates

# Market linked strategies

There are Market Linked GICs across multiple distinct strategies with a variety of payout structures in order to help meet your short- and long-term goals.

## Income



### Key considerations:

- Require cash flow from their investments
- Seek enhanced yield potential
- Require a guaranteed minimum return
- Value principal protection at maturity

## Growth



### Key considerations:

- Do not require cash flow prior to maturity
- Are looking to potentially earn above market returns relative to their fixed-rate GICs
- Value principal protection at maturity

## Start investing today

- Sign on to CIBC Investor's Edge, select the Trading tab, then the Fixed Income tab and then CIBC Market Linked GICs tab to learn more about current offerings.
- If you don't have a CIBC Investor's Edge account, [click here to open an account](#).



<sup>1</sup> Market Linked GICs are eligible for CDIC Insurance, subject to CDIC rules and regulations. Visit [cdic.ca](https://www.cdic.ca) or call 1 800 461-CDIC (2342) for details.