

# MARKET-LINKED INFORMATION

Available January 1 to March 31, 2010\*

Market-linked GICs give you the best of both worlds; you get the potential gains from a well-performing market, with full protection against unexpected market declines.

## Features:

- Principal is protected
- \$1,000 minimum investment
- Also available in an RRSP, TFSA, or RESP (minimum \$500)
- Not redeemable prior to maturity

## Canada Wealth Protector GIC

**Linked to the performance of the 13 companies in ATB's Canada Wealth Protector Basket:**

### Canada Wealth Protector Basket<sup>1</sup>

Agrium Inc. (AGU)  
Barrick Gold Corp. (ABX)  
Brookfield Properties Corp. (BPO)  
Canadian Pacific Railway Ltd. (CP)  
Cenovus Energy Inc. (CVE)  
EnCana Corporation (ECA)  
George Weston Ltd. (WN)  
Goldcorp Inc. (G)  
Husky Energy Inc. (HSE)  
Kinross Gold Corp. (K)  
Loblaw Cos Ltd. (L)  
Silver Wheaton Corp. (SLW)  
Viterra Inc. (VT)

The Canada Wealth Protector Basket level at any time is calculated as the arithmetic average of the share prices for the common shares of each of the above companies (as denoted by their TSX symbol) at the closing of the TSX on the applicable date.<sup>†</sup>

**Market Participation Rate (MPR)<sup>2</sup>: 60%**

**Inception Date:** March 9, 2010

**Maturity Date:** December 18, 2014

**Term offered:** 5-year

**Guaranteed Return:** 0.50% over 5 years

<sup>1</sup> Substitution

Upon the occurrence of certain events, such as the merger, nationalization or dissolution of a company, ATB Financial shall add a new share (another company for the Canada Wealth Protector Basket) to replace the share of the company in order to keep 13 companies in the Canada Wealth Protector Basket and may make other necessary adjustments accordingly. In other circumstances, such as a stock split, or extraordinary dividends in respect of a share, ATB Financial may adjust any one or more of: 1) the initial price or share weight for the share, 2) the formula for calculating its weighted share return, or 3) another component or interest payable based on the performance of such companies relevant to the determination of variable interest, so as to account for those circumstances.

<sup>2</sup> Market Participation Rate (MPR) is the percentage at which the GIC will participate in the calculated return of the selected basket of equities.

<sup>3</sup> In the event of a market disruption or other event beyond the reasonable control of ATB Financial, which event has or will have a material effect on ATB Financial's ability to: (a) calculate the Interest Payment, (b) to manage the risk or, (c) to otherwise perform its obligations for the Canada Wealth Protector GIC, ATB Financial, may, acting reasonably, take such action as it deems necessary, including without limitation adjusting, advancing or delaying any calculation for or payment of the Interest Payment.

<sup>4</sup> Suitability

The information contained in this fact sheet should not be considered investment advice. Before purchasing ATB Financial's linked products, you should carefully consider their suitability in light of your investment objectives. For instance, they are not suitable if you are looking for a guaranteed rate of return. ATB Financial makes no representations or warranties as to the suitability or expected growth of ATB Financial's linked products or the performance or selection of the indices, mutual funds, currencies, commodities, or companies included. All of the indices / mutual funds / currencies / commodities / companies included have, in the past, experienced significant movements, and it is impossible to know their future direction. The companies indicated do not associate with, endorse, or make any representations regarding the advisability of investing in these products. Your personal needs should be discussed with an ATB Financial representative in order to help you make a decision that best meets your investment objectives.

\* These products are offered subject to availability. ATB Financial reserves the right to withdraw this offer at any time. ® Registered trademarks of Alberta Treasury Branches.

† TSX is a trademark of the Toronto Stock Exchange. This market-linked GIC is not endorsed by the Toronto Stock Exchange.

## Interest payment in detail<sup>3</sup>

On the Maturity Date, the one-time interest payment, if any, will be equal to: The arithmetic average of the Canada Wealth Protection Basket level on the third Thursday of every month from March 9, 2010, up to and including December 18, 2014 (58 calculation periods) (A), less the Canada Wealth Protection Basket level on the inception date (B). The result is then divided by B and multiplied by the MPR of 60%, plus the fixed rate of return of 0.50%. If there is no increase, the principal investment amount and the fixed rate of return of 0.50% are still guaranteed.

$$\text{Interest Payment} = \frac{A - B}{B} \times \text{MPR (60\%)} + 0.50\%$$

## Is a market-linked GIC right for you?<sup>4</sup>

You might consider this GIC if you:

- Are interested in the potential to earn a higher rate of return than a traditional GIC
- Want to ensure the security of your original principal investment
- Do not require a regular income flow from this investment
- Are willing to accept a rate of return that is variable rather than guaranteed

For more information call us at  
**1-888-665-9282** or visit **atb.com**.

**ATB Financial**<sup>®</sup>  
Where there's a way<sup>®</sup>