

**W**ith disappointing global markets, inflation rates increasing and unsustainable volatility, where can you invest your money with maximum earning potential?

Performance Alberta 2012: *maximize your returns with 100% guaranteed principal protection and a guaranteed return.*

Performance Alberta 2012 is offered as a three or five year investment. The return is based on the share performance of a portfolio of ten major blue chip companies. Companies in the portfolio have been selected as a good representation of the Alberta economy, forecasted by many to be the strongest in Canada. The Performance Alberta 2012 offers a 100% guarantee of principal of your initial investment plus a guaranteed minimum rate of return.



### Reasons to invest in Performance Alberta

- > **Peace of Mind** - your initial investment and minimum return are both 100% guaranteed by the Credit Union Deposit Guarantee Corporation.
- > **Diversity** - your portfolio holds a range of companies that represent the multiple segments of Alberta's economy. This means reduced risk!
- > **Better Rates** - with a potential to maximize returns up to 35%, why wouldn't you invest in Performance Alberta?
- > **No Fees** - 100% of your funds are invested because we don't charge you for management or commission fees.

### Performance Alberta stocks include:

- ☑ Agrium Inc.
- ☑ Canadian Pacific Railway Limited
- ☑ Crescent Point Energy Corp.
- ☑ Canadian Utilities Limited
- ☑ EnCana Corporation
- ☑ Enbridge Inc.
- ☑ Husky Energy Inc
- ☑ Shaw Communications Inc.
- ☑ Teck Resources Limited
- ☑ Westjet Airlines Ltd.



10% Agricultural Chemicals

20% Transportation

40% Oil and Gas

10% Telecommunications

10% Electric Utilities

10% Mining

# FAQS

## How are my returns calculated?

Your return is based on the share performance of the companies listed in our brochure. For a 3 year term, you'll receive a guaranteed return of 2%, with a potential to earn 15%. For a 5 year term, you'll receive a guaranteed return of 3%, with the potential to earn 35%.

## How can I keep track of my portfolio?

You can follow stock prices where published. A more simple way is to visit [www.albertacreditunions.com](http://www.albertacreditunions.com) to follow returns for Performance Alberta updated on a daily basis.

## Should I be worried about volatility and market uncertainty?

No, you don't need to worry. Because of the 100% principal guarantee, you would simply get your original investment back plus a minimum rate of return depending on the term.

**Ask your credit union representative for more information today!**

# PERFORMANCE ALBERTA 2012



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Past performance of the portfolio of stocks making up the Performance Alberta 2012 deposit does not guarantee future performance. The return on Deposit will fluctuate in relation to the performance of the portfolio or "basket" of stocks used to calculate the return on the Performance Alberta 2012 Deposit. The value of the portfolio of stocks used to determine the return on the Performance Alberta 2012 Deposit will be determined by Credit Union Central Alberta Ltd. or its designate.

**Guaranteed return on investment plus the potential for so much more...**