



## Rules of the “Invite Friends and Family to become a client” contest

The “Invite Friends and Family to become a client” contest (the “Contest”) is organized by FÉRIQUE Investment Services (the “Sponsor”).

### 1. CONTEST PERIOD

The Contest begins on January 1<sup>st</sup>, 2024 at one second past midnight (Eastern Time) and ends on December 31<sup>st</sup>, 2024 at one second to midnight (Eastern Time).

### 2. ELIGIBILITY AND PARTICIPATION

2.1. The contest is open exclusively to “Eligible Persons”, namely persons who are aged 18 and over, reside in Quebec, respect the eligibility conditions set out in the prospectus, and:

2.1.1 who hold at least one active account with the FÉRIQUE Investment Services, of which the opening date precedes that of the account of the “Invited New Client” with which it is matched;

**and**

2.1.2 whose unique code available on the “Invite someone close” page on the Client Portal has been indicated by a “New invited client” when requesting to open an account by telephone or online on the FÉRIQUE Investment Services Portal;

**or**

whose name is stated as an “Existing Client” by an “Invited New Client” who opens his or her first account with the Sponsor according to the terms of paragraph 2.2; and

2.2 An “Invited New Client” is a new client who opens his or her first account with the Sponsor and makes an investment of at least \$500 (or puts in place preauthorized contributions of a minimum of \$50 a month) during the Contest period and which mentions the name or the unique code of an “Existing Client” to identified as the person who invited him/her to the Contest. In the case of an online account opening request, the unique code sent to him by

the "Existing Client" must be indicated in the "Referral Code" box at the bottom of the page "Let's get to know each other better".

- 2.3 An Invited New Client may also become the Existing Client of another Invited New Client who opens an account with the Sponsor later during the Contest period.
- 2.4 You may take part as an Existing Client more than once to increase your chances of winning. For example, if you are an Existing Client for five (5) Invited New Clients, your chances of winning are five (5) times greater than if you are an Existing Client for only one (1) Invited New Client.
- 2.5 The same person cannot win more than one prize per calendar month as an Existing Client. However, if they are eligible again as an Existing Client on another calendar month during the contest period, the same person could qualify and win again.
- 2.6 The Contest is not open to employees, members of the Board of Directors and members of the committees of the Sponsor and of FÉRIQUE Fund Management; employees, agents and representatives of their advertising and promotion agencies, of suppliers of prizes, materials and services related to this Contest, or of the Trustee of the FÉRIQUE Funds, National Bank Trust ("NBT"); or persons who are domiciled with such persons ("Excluded persons").

### 3. PRIZES

- 3.1. A total of trois (3) prizes of two hundred and fifty dollars (\$250) will be drawn at random every month, according to the terms and conditions stated in paragraph 4.2, from among the Existing Clients who meet the conditions in section 2 of these Regulations, who will have qualified in the calendar month preceding the draw, and who are still clients at the time of the draw. In total, over the duration of the contest, therefore, \$9,000 in prizes will be awarded to 36 winners.
- 3.2. The amounts of money described in paragraph 3.1 will be deposited by the Sponsor into an account opened with the Sponsor, which shall be invested in FÉRIQUE Funds<sup>1</sup> when the Prize is awarded.
- 3.3. The Prize shall be accepted as awarded and may not be substituted, transferred or exchanged, except at the sole discretion of the Sponsor, which reserves the right to substitute the Prize for the another prize of equal value, if for any reason the Prize cannot be awarded as announced.

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<sup>1</sup> Note: An investment in a mutual fund may give rise to brokerage fees, trailing commissions, management fees and other expenses. The management expense ratios vary from one year to another. Please read the prospectus before investing. Mutual funds are not guaranteed, their value fluctuates frequently and their past performance is not indicative of future returns. The FÉRIQUE Funds are distributed by Services d'investissement FÉRIQUE as Principal Distributor.

#### 4. AWARD AND PRESENTATION OF PRIZES

- 4.1. The draw will take place at the offices of the Sponsor situate at 1010 de La Gauchetière Street West, Suite 1400, in Montreal or remotely by an employee of the Sponsor.
- 4.2. The electronic draw will take place on the 3<sup>rd</sup> Friday of each month among the Existing Clients who have qualified during the previous calendar month. See the schedule below for details.

Qualifying calendar month	Date of the draw	Hour of the draw
January 2024	2024-02-16	11:00
February 2024	2024-03-22	11:00
March 2024	2024-04-19	11:00
April 2024	2024-05-17	11:00
May 2024	2024-06-21	11:00
June 2024	2024-07-19	11:00
July 2024	2024-08-16	11:00
August 2024	2024-09-20	11:00
September 2024	2024-10-18	11:00
October 2024	2024-11-22	11:00
November 2024	2024-12-20	11:00
December 2024	2025-01-17	11:00

- 4.3. The Prizes will be awarded in the event that the administrative formalities described in paragraphs 4.4 to 4.9 are duly completed.
- 4.4. The Sponsor's representatives will contact the selected winners by telephone within seven (7) days of the draw date at the telephone numbers shown in their client records. To be declared a winner, each person must:
  - be an Eligible Person for the Contest as described in section 2.1;
  - be reachable in the province of Quebec at the telephone numbers displayed in their client file;
  - still be a client of the Sponsor when the draw and the presentation of the Prize take place;
  - return the phone call from the Contest Sponsor's representative before 4:30 p.m. within seven (7) days of the call, at 514-788-6485 in the Montreal area or 1-800-291-0337 outside Montreal;
  - respond correctly, without assistance of any kind, to a mathematical skill-testing question that he/she will be asked by telephone; and
  - sign a statement of compliance that will be transmitted to him/her by the Sponsor and return it to the Sponsor within ten (10) days of receiving it; failing which the selected person will be disqualified and the Sponsor will draw another entry until a winner is

identified. In the event that no winner is identified within sixty (60) days of the draw, the Sponsor may cancel the Prize.

- 4.5. The statement of compliance will also include a declaration whereby the winners release the Sponsor, FÉRIQUE Fund Management, the employees, the members of the Board of Directors and the members of FÉRIQUE Investment Services and FÉRIQUE Fund Management committees, the employees, agents and representatives of their advertising and promotion agencies, the suppliers of prizes, material and services related to this Contest, the Trustee, TBN, and all of their respective directors, officers, owners, partners, employees, mandataries, representatives, successors and assigns from all liability and any damage, of any nature whatsoever, that he/she might suffer or that might arise from the acceptance and/or use of the Prizes.
- 4.6. In the statement of compliance, the winners will authorize the Sponsor to deposit the Prizes in an account with the Sponsor in accordance with the conditions stipulated in Section 3, indicating the number of said account to award the Prizes.
- 4.7. For each lot, the chances of being selected depend on the number of eligible.
- 4.8. Should any of the above conditions or any other condition specified herein, the selected Contestants will be disqualified and a new draw will be held in accordance with these Contest Rules to award the Prizes, until the lots can be awarded, unless the Sponsor decides not to award the Prizes.
- 4.9. Upon receiving the statement of compliance duly completed and signed by the Contestants whose names were selected in the draw, the Sponsor will declare them winners and will award the Prizes. Subsequently, the Sponsor will send the winners a letter by mail confirming that the Prizes have been awarded. All taxes applicable to the awarded prizes, when applicable, are the sole responsibility of the winners.

## 5. GENERAL RULES AND MISCELLANEOUS PROVISIONS

- 5.1. By entering the Contest, the Contestants agree to comply with these Contest Rules and the decisions of the Sponsor, which shall be final.
- 5.2. No information collected for the purposes of this Contest will be used for a subsequent Contest. The use of automated equipment to enter this Contest is prohibited.
- 5.3. The Sponsor disclaims all liability regarding the malfunction of any computer component, any software or any communications line, regarding the loss or absence of network communication or regarding any failed, incomplete, incomprehensible or deleted transmission by any computer or any network and which may limit or prevent any person from entering the Contest, and human errors of any nature.
- 5.4. The Sponsor disclaims all liability for any damage or any loss that may be caused directly or indirectly, in whole or in part, by the downloading of any software or any form and by the transmission of any information related to entering the Contest.

- 5.5. By accepting the prize, the winners consent to the use of their name, comments regarding the Prize, place of residence and photographs or other representations of the winners for advertising purposes without further compensation.
- 5.6. This Contest is subject to the applicable federal, provincial and municipal laws and regulations.
- 5.7. Subject to the approval of the *Régie des alcools, des courses et des jeux du Québec* (“Régie”), the Sponsor reserves the right, at its complete discretion, to cancel, terminate or suspend this Contest in its entirety, in the event of the occurrence of a virus, a computer bug, an unauthorized human intervention or any other cause beyond the organizers’ control and that could corrupt or affect the administration, security, impartiality or normal conduct of the Contest.
- 5.8. A dispute regarding the organization or conduct of a publicity contest may be submitted to the Régie. A dispute regarding the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.
- 5.9. Every decision of the Sponsor or its representatives is final and without appeal, subject to any decision of the Régie regarding any case under its jurisdiction.