

## « 2024 Balance Sheet» Contest Rules

The "2024 Balance Sheet" Contest (the "Contest") is sponsored by FÉRIQUE Investment Services (the "Sponsor").

### 1. CONTEST PERIOD

The Contest begins on September 3, 2024 at 12:00 a.m. and one second (Eastern Time) and ends September 30, 2024 at 11:00 p.m. and 59 seconds (Eastern Time).

### 2. ELIGIBILITY

2.1. The Contest is open exclusively to "eligible Persons", namely individuals 18 years of age and over residing in Quebec who meet the eligibility requirements mentioned in the Prospectus of the FÉRIQUE Funds and:

- who will have registered for the contest via the registration form before September 30, 2024; and
- who will have completed their assessment with a mortgage maturity date before September 30, 2024.

2.2. Excluded from the Contest are:

- employees, members of the Board of Directors and members of FÉRIQUE Investment Services and FÉRIQUE Fund Management committees, employees, agents and representatives of their advertising and promotion agencies, suppliers of prizes, material and services related to this Contest, the Trustee of FÉRIQUE Funds (National Bank Trust or "NBT"), and any individuals with whom these persons are domiciled.

### 3. HOW TO ENTER THE CONTEST

3.1. To enter the contest, you have to comply with the conditions mentioned in Section 2.

3.2. Only one (1) entry per person will be accepted.

Regardless of the total value or the number of mortgages listed in the assessment, each person registered for the contest has the same chance of winning and can only win one (1) prize.

#### 4. PRIZES

- 4.1. Three (3) Prizes of \$500, including taxes (the “Prizes”, will be drawn among the eligible participants.
- 4.2. A random draw for the Prizes will take place among all qualifying participants under conditions specified in Sections 2 and 3 of these Contest Rules, **who are still clients at the time of the draw.**
- 4.3. The sums of money, as described in Section 4.1 and 4.2, shall be deposited by the Sponsor in a FÉRIQUE Investment Services account and must be invested in FÉRIQUE Funds<sup>1</sup> when the Prize is awarded.
- 4.4. In the case of a spousal RRSP, the money will be paid to the account holder.
- 4.5. The Prizes shall be accepted as awarded and may not be substituted, transferred or exchanged, except at the sole discretion of the Sponsor, who reserves the right to substitute the Prizes with prizes with a value equal to the value of the advertised Prizes if, for any reason, the Prizes cannot be awarded as advertised.

#### 5. ANNOUNCEMENT AND PRESENTATION OF PRIZES

- 5.1. The draws will be held at FÉRIQUE Fund Management offices, located at 1010 De La Gauchetière Street West, Suite 1400, in Montreal. The random electronic draw of the two (2) prizes will take place on **Friday, October 4, 2024** at 11:00 a.m. (Eastern Time).
- 5.2. A representative of FÉRIQUE Investment Services, principal distributor of the FÉRIQUE Funds, will contact the selected contestants 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, under the conditions stipulated in Section 2 of these Contest Rules;
  - still be a client of FÉRIQUE Investment Services when the draw and the prize presentation take place;
  - be reachable in the province of Quebec at the telephone numbers posted in his client file;

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<sup>1</sup> FÉRIQUE is a registered trademark of Gestion FÉRIQUE and is used under license by its subsidiary, Services d'investissement FÉRIQUE. Gestion FÉRIQUE is an Investment Fund Manager and assumes management duties in relation to the FÉRIQUE Funds. Services d'investissement FÉRIQUE is a Mutual Fund Dealer and a Financial Planning Firm, as well as the Principal distributor of the FÉRIQUE Funds. Please note that for commercial purposes, Services d'investissement FÉRIQUE is also known in English as FÉRIQUE Investment Services. There may be brokerage fees, trailing commissions, management fees and expenses associated with investment in the Funds. Management expense ratios vary from one year to another. Please read the prospectus before investing. Mutual funds are not guaranteed, their values fluctuate frequently and past performance may not be repeated.

- return the phone call from the Contest Sponsor's representative from Monday to Thursday, between 8:00 a.m. and 8:00 p.m., or on Friday between 8:00 a.m and 5:00 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 contestant will be disqualified and the Sponsor will proceed to select 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.
- 5.3 The statement of compliance will also include a declaration whereby the winners release FÉRIQUE Investment Services and 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 (National Bank Trust or "NBT"), 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.
- 5.4 In the statement of compliance, the winners will authorize the Sponsor to deposit the Prizes in the account at FÉRIQUE Investment Services, in accordance with the conditions stipulated in Section 4, indicating the number of said account to award the Prizes.
- 5.5 Should any of the above conditions or any other condition specified herein not be met, 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.
- 5.6 Upon receiving the statement of compliance duly completed and signed by the selected Contestants, the Sponsor will declare them winners and will award the Prizes according to the terms described in Section 4. Subsequently, the Sponsor will send the winners a letter by mail or by email confirming that the Prizes have been awarded.
- 5.7 All taxes applicable to the awarded prizes, if any, are the sole responsibility of the winners.

## **6. GENERAL RULES AND MISCELLANEOUS PROVISIONS**

- 6.1. By entering the "**2024 Balance Sheet**" Contest, the Contestants agree to comply with these Contest Rules and the decisions of the Sponsor, which shall be final.
- 6.2. 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.
- 6.3. The Sponsor disclaims all liability regarding the malfunctioning of any computer components, any software or any communication lines, 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.
- 6.4. 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.
- 6.5. By accepting the prize, the winners consent to the use of their name, voice, comments regarding the Prize, place of residence and photographs or other representations of the winners for advertising purposes without further compensation.
- 6.6. This Contest is subject to the applicable federal, provincial and municipal laws and regulations.
- 6.7. Subject to the approval of the Régie des alcools, des courses et des jeux du Québec, 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.
- 6.8. A dispute regarding the organization or conduct of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for settlement. 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.
- 6.9. Every decision of the Sponsor or its representatives is final and without appeal, subject to any decision of the Régie des alcools, des courses et des jeux du Québec regarding any case under its jurisdiction.