

“2026 Contributions” Contest Rules

1. CONTEST DESCRIPTION AND PERIOD

The “2026 Contributions” contest (“Contest”) is organized by FÉRIQUE Fund Management (“Sponsor”).

The Contest begins on December 15, 2025, at 12:00:01 a.m. (Eastern Time) and ends on March 2, 2026, at 11:59:59 p.m. (Eastern Time).

2. ELIGIBILITY

2.1. The Contest is open exclusively to individuals who already held an account with FÉRIQUE Investment Services before the Contest Period (“Eligible Persons”) and who meet the following conditions:

- a) Meet the eligibility requirements for investing in FÉRIQUE Funds, as set out in the FÉRIQUE Funds prospectus;
- b) Hold an account with FÉRIQUE Investment Services at some point during the Contest Period;
- c) Be 18 years of age or older and reside in Québec.

2.2. In the case of a joint account, only the primary account holder is eligible for the Contest. In the case of a Spousal RRSP, only the account holder is eligible.

2.3. The following are excluded from the Contest:

- a) Employees, members of the board of directors, and members of the committees of FÉRIQUE Investment Services and FÉRIQUE Fund Management;
- b) Employees, agents, and representatives of their advertising and promotional agencies, prize, material, and service suppliers relating to this Contest, as well as the Trustee of the FÉRIQUE Funds, National Bank Trust (“NBT”);
- c) Persons residing with individuals listed in points a) and b).



3. HOW TO ENTER

- 3.1. An Eligible Person must meet the participation conditions ("Participation Conditions"), namely:
- a) Make a contribution to an RRSP, TFSA, FHSA or RESP during the Contest Period through FÉRIQUE Investment Services, the principal distributor of FÉRIQUE Funds;
 - b) Still be considered an Eligible Person at the time of the draw, i.e., on March 19, 2026.
- 3.2. During the Contest Period, the maximum number of entries is four (4) per Eligible Person, meaning one (1) entry per eligible account in which a contribution is made. For example, an Eligible Person who contributes to both an RRSP and a TFSA would be entitled to two entries.
- 3.3. Chances of winning: the chances of winning depend on the number of eligible entries received during the Contest Period.
- 3.4. No-purchase entry (mail-in option)

It is also possible to enter the Contest without making a contribution or any purchase. To do so, mail a sheet of white paper containing your first and last name, telephone number, and complete mailing address (including postal code), along with a personal, unique, and original text of approximately 500 words on the following topic:

"Designing your financial future like an engineering project: planning and optimizing contributions to an RRSP, TFSA, FHSA or RESP to achieve measurable goals."

Only one entry per stamped envelope. Incomplete, illegible, photocopied, or mass-produced entries are not eligible. Texts must be original and written by the entrant. No fees are required for this method of entry.

4. PRIZE DESCRIPTION

- 4.1. A total of ten (10) pairs of Beats Solo Buds headphones ("Prizes"), each valued at approximately \$100, will be awarded among Eligible Persons who meet the Participation Conditions.
- 4.2. An Eligible Person may only win once in the Contest.
- 4.3. The Prizes described in section 4.1 will be sent by the Sponsor after the draw, once all necessary administrative formalities have been completed.



- 4.4. Prizes must 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 for others of equal value if, for any reason, the Prizes cannot be awarded as announced.

5. PRIZE AWARDING AND DELIVERY

- 5.1. The draw will be conducted electronically and at random, in the presence of witnesses. The Prize draw will be held on Thursday, March 19, 2026.
- 5.2. A representative of FÉRIQUE Investment Services, principal distributor of FÉRIQUE Funds, will contact selected participants by telephone within seven (7) business days following the draw date, using the telephone numbers listed in their client file. To be declared a winner, each person must:
- a) Be an Eligible Person who meets the Contest's Participation Conditions;
 - b) Be reachable within the province of Québec at the telephone numbers listed in their client file;
 - c) Return the telephone call from the representative of the contest Sponsor no later than Thursday, April 9, 2026, by calling during business hours (Monday to Thursday between 8 a.m. and 8 p.m., or Friday between 8 a.m. and 5 p.m.), at 514 788-6485 (Montreal area) or 1 800 291-0337 (outside Montreal);
 - d) Correctly answer, without any assistance, a mathematical skill-testing question asked over the phone.
- 5.3. If any of the above conditions are not met, selected participants will be disqualified and a new draw will be conducted in accordance with these rules until the Prizes are awarded, unless the Sponsor decides not to award the Prizes.
- 5.4. Any taxes applicable to the Prizes, if any, are the sole responsibility of the winners.

6. GENERAL RULES AND MISCELLANEOUS PROVISIONS

- 6.1. By entering the "2026 Contributions" Contest, participants agree to comply with these Contest Rules and with the decisions of the Sponsor.
- 6.2. Winners authorize the Sponsor to contact them by telephone and email to obtain the documents and information necessary for Prize delivery.



- 6.3. Information collected for the purposes of this Contest will not be used for any subsequent contest.
- 6.4. The Sponsor disclaims all liability for any malfunction of any computer component, software, or communication line; for any lost or absent network communication; or for any faulty, incomplete, incomprehensible, or erased transmission by any computer or network, and for any human error that may limit or prevent participation in the Contest.
- 6.5. Any person who participates or attempts to participate in this Contest releases the Sponsor from any liability related to any damage they may suffer due to their participation or attempted participation.
- 6.6. The name, statements regarding the Prize, place of residence, and photos or other representations of the winners may be used for advertising purposes without additional compensation, and winners consent to such use by accepting the Prize.
- 6.7. This Contest is subject to all applicable federal, provincial, and municipal laws.
- 6.8. The Sponsor reserves the right, at its sole discretion, to cancel, terminate, or suspend the Contest in its entirety if a virus, computer bug, unauthorized human intervention, or any other cause beyond its control arises and could corrupt or affect the administration, security, fairness, or normal operation of the Contest.
- 6.9. All decisions of the Sponsor or its representatives are final and binding.