

## **Rules of the 2026 “Invite Friends and Family to become a client” contest**

The 2026 “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>, 2026 at one second past midnight (Eastern Time) and ends on December 31<sup>st</sup>, 2026 at one second to midnight (Eastern Time).

### **2. ELIGIBILITY AND PARTICIPATION**

2.1. No purchase is required.

2.2. 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 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 FÉRIQUE Investment Services.

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 suppliers, and providers of materials and services related to this contest, as well as of the Fiduciary of FÉRIQUE Funds, National Bank Trust ("NBT");
- c) persons residing with the individuals listed in points a) and b).

### **3. HOW TO PARTICIPATE**

- 3.1. An "Invited New Client" is a new client who opens a first account as the primary account holder with FÉRIQUE Investment Services and makes an investment of at least \$500 (or sets up an automatic contribution of at least \$50 per month) during the Contest period, and who provides the name or unique code of a "Referring Client" to identify them as the person who invited them to the Contest. In the case of an online account application, the unique code provided by the "Referring Client" must be entered in the "Referral Code" field at the bottom of the "Let's Take the Time to Get to Know You" page.
- 3.2. An Invited New Client may also become the Referring Client of another Invited New Client who opens an account with FÉRIQUE Investment Services later during the Contest period.
- 3.3. 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.
- 3.4. 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.

### **4. PRIZES**

- 4.1. A total of five (5) prizes of one hundred and fifty dollars (\$150) will be drawn at random each month, according to the terms stated in paragraph 4.2, from among the Referring Clients who meet the conditions of these Regulations, who qualified in the calendar month preceding the draw, and who are still clients of FÉRIQUE Investment Services at the time of the draw ("Prize"). In total, over the duration of the contest, \$9,000 in prizes will be awarded to 60 winners.
- 4.2. The Prize will be deposited by the Sponsor into an account opened with the Sponsor, which must be invested in FÉRIQUE Funds<sup>1</sup> at the time the Prize is awarded.

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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.

- 4.3. 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 another prize of equal value, if for any reason the Prize cannot be awarded as announced.

## 5. **AWARD AND PRESENTATION OF PRIZES**

- 5.1. The draw will be conducted randomly and electronically, in the presence of witnesses.
- 5.2. The electronic draw will take place on the 3rd Friday of each month among the “Referring Clients” who qualified during the previous calendar month.

Qualifying calendar month	Date of the draw
January 2026	2026-02-20
February 2026	2026-03-20
March 2026	2026-04-17
April 2026	2026-05-15
May 2026	2026-06-19
June 2026	2026-07-17
July 2026	2026-08-21
August 2026	2026-09-18
September 2026	2026-10-16
October 2026	2026-11-20
November 2026	2026-12-18
December 2026	2027-01-15

- 5.3. The Prizes will be awarded provided that the administrative formalities described in paragraphs 5.4 to 5.9 are duly completed.
- 5.4. The Sponsor’s representatives will contact the selected winners by telephone within seven (7) days of the draw date at the telephone numbers listed in their client records. To be declared a winner, each person must:
- be an eligible person who meets the Contest participation requirements;
  - be reachable in the province of Quebec at the telephone numbers listed in their client records;
  - return the phone call from the Contest Sponsor’s representative within five (5) business days following the call, 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);
  - respond correctly, without assistance of any kind, to an arithmetic skill-testing question that will be asked by telephone;
  - sign a statement of compliance that will be sent to them by the Sponsor and return it within ten (10) days of receipt; failing which the 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.

- 5.5. 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.
- 5.6. In the statement of compliance, the winners will authorize the Sponsor to deposit the Prizes into an account with the Sponsor and provide the account number to receive the Prizes.
- 5.7. For each prize, the chances of winning the Contest are proportional to the number of eligible participants each month during the Contest period.
- 5.8. If the selected participants fail to comply with all the conditions set out in these Regulations, they will be disqualified and a new draw will be held in accordance with these Regulations to award the Prizes, and this process will continue until the prizes can be awarded, unless the Sponsor decides not to award the Prizes.
- 5.9. Upon receiving the statement of compliance duly completed and signed by the selected participants, the Sponsor will declare them winners and award the Prizes. Subsequently, the Sponsor will contact the winners by telephone or by email to confirm that the Prizes have been awarded.
- 5.10. All 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 Contest, the participants agree to comply with these Contest Rules and with the decisions of the Sponsor.
- 6.2. The winners authorize the Sponsor to contact them by telephone or email to obtain the documents and information necessary for awarding the Prizes.
- 6.3. No information collected for the purposes of this Contest will be used for a subsequent Contest.
- 6.4. The Sponsor disclaims all liability regarding the malfunction of any computer component, any software, or any communications line, as well as any loss or absence of network communication, or any failed, incomplete, incomprehensible, or deleted transmission by any

computer or network that may limit or prevent any person from entering the Contest, and for any human errors of any kind.

- 6.5. Any person who participates or attempts to participate in this Contest releases the Sponsor from any liability for any damage they may suffer as a result of their participation or attempted participation in this Contest.
- 6.6. This Contest is subject to the applicable federal, provincial and municipal laws and regulations.
- 6.7. The Sponsor reserves the right, at its sole discretion, to cancel, terminate, or suspend this Contest in its entirety in the event of a virus, a computer bug, unauthorized human intervention, or any other cause beyond the organizers' control that could corrupt or affect the administration, security, impartiality, or normal conduct of the Contest.
- 6.8. Any decision of the Sponsor or its representatives is final and without appeal.