Privacy Policy

LAST UPDATED: FEBRUARY 1, 2026

At FÉRIQUE Investment Services and FÉRIQUE Fund Management (together "**FÉRIQUE**"), we take privacy and security of your personal information seriously.

This privacy policy describes our privacy practices and defines how we collect, use, communicate, and protect your personal information in the course of our **business activities**, including through our website. It also explains how you may exercise your rights, in particular when you wish to access your personal information or request that we rectify it.

By giving you consent, you authorize FÉRIQUE to collect, use, and share personal information about you in order to serve you and comply with our legal obligations. This consent remains valid throughout your business relationship with FÉRIQUE.

What is personal information?

Personal information is any information which relates to a natural person (and not a business) and allows directly or indirectly that person to be identified.

For example, your social insurance number (SIN), occupation, civil status, address, telephone number, email address, fax number or other information that can be used to communicate with you, as well as financial information concerning you, your spouse or a family member, are considered personal information.

When does this policy not apply?

This policy does not apply to websites operated by third parties over whom we have no control. When you follow a link to a third-party site, the privacy policy of that third party site applies. We are not responsible for their policies, procedures or practices regarding the protection of personal information. We encourage you to consult these policies before submitting personal information to these third-party sites.

How do we collect your personal information?

We collect your personal information **from you** by telephone, fax, mail, in person or online:

- When you open an account and during any subsequent changes to your information
- During our various meetings and calls
- When you decide to communicate with us, for example by using our contact information available online
- When you use the Client Portal tools, including Goals and Balance Sheet.

With your consent or where permitted by law, we may also collect your personal information from **third parties** such as:

- Your financial institution
- Your accountants, tax specialists or legal advisors

What information do we collect and why?

We may ask you for information concerning your family members (for example, your spouse) to allow us to better understand your financial situation. In this case, **you are responsible for obtaining their consent**.

We collect only the personal information necessary for the purposes of verifying your identity, managing your file and determining the suitability of your investments according to your objectives, in respect of applicable laws. For example, we may collect the following information:

Which?	Why?
Identity Information	
• First name, last name • Social insurance number • Date of birth • Information appearing on your passport or other identity documents • Other documents that confirm your identity	• To identify you • To ensure the accuracy of your information • To comply with our legal obligations, for example to prevent and combat fraud
Financial Information	
• Information about your salary or source of income • Civil status • Value of your assets and liabilities • Account number at your financial institution • Tax statements	• To understand your financial situation • To establish your risk profile • To offer you products and services adapted to your needs • To carry out transactions, including mutual fund purchases and redemptions • To manage our client relationship with you • To comply with our obligations
Contact Information	
• First name and last name • Email address • Telephone number • Mailing address	• To send you our newsletters • To invite you to our events or those of our partners • To inform you of your investment performance • To send you other communications within the context of our relationship
Client Information Inserted in Client Portal Tools	
• Assets held at FÉRIQUE • Assets not held at FÉRIQUE • Liabilities • Investment projects • Your balance sheet	• To offer you tools to better understand your financial situation • To allow your advisor to communicate with you to offer FÉRIQUE products or services that may interest you

What information do we collect and why? (continued)

Which?	Why?
Information collected during phone calls or videoconferences	
• Records, recordings, metadata, and transcripts of phone calls, videoconferences, and chat sessions	• For training, quality control, identification, and security purposes, or to retain you consent to a transaction • For theses purposes, we may use automated systems, including technologies based on artificial intelligence

With whom do we share your personal information?

In the course of our activities, we may communicate your personal information to third parties such as service providers, partners or public bodies.

Before sharing your information, we take reasonable measures to ensure they comply with all applicable laws. Suppliers who have access to your personal information sign an agreement with us in which they undertake, among other things, to use your personal information only for the purposes specified in the agreement. In certain cases, we will request new consent before communicating your personal information.

Category of Third Party	What They Do
Service Providers	We use service providers with whom we may share your personal information: • The trustee and registrar of the FÉRIQUE fund • The trustee of our registered plans • Our provider for client relation software • Our providers for certain financial tools used by FÉRIQUE Investment Services • The provider that hosts our servers
Partners	We may share your information with partners to offer you related services. These partners include: • Insurers • Bankers • Accountants • Tax specialists • Notaries • Mortgage brokers • Employers in the case of group plans
Public Bodies	Because we operate in a heavily regulated industry, we may be required to share your personal information with governmental or regulatory bodies. For example, we are required by law to provide your social insurance number to the Canada Revenue Agency when we file tax returns.
Other	We may also be required to share your personal information with third parties where required by law, regulation, court order, subpoena, valid demand or search warrant, or in response to a government investigation or other lawful request.

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FÉRIQUE

Where do we keep your personal information?

Our servers are located in Quebec. However, we may also store and process your personal information outside Quebec, and particularly, in Ontario.

Our practices concerning your personal information are at all times governed by this policy and by applicable Canadian and Quebec privacy legislation.

How long do we keep your personal information?

We will keep your personal information for the duration of our relationship with you. If you terminate this relationship, we will destroy your personal information after 7 years, unless we must keep it longer.

We will keep your personal information longer if we are required to do so to comply with our regulatory or other obligations, or to resolve reasonably foreseeable or pending litigation.

How do we protect your personal information?

Physicial and technological security measures

We have implemented physical, administrative and technical safeguards to protect the confidentiality and security of the personal information we hold about you.

We also have a confidentiality incident response plan. This plan requires us, among other things, to inform the authorities and persons concerned where required to do so.

Administrative security measures

Only authorized personnel who need to consult your personal information within the scope of their functions have access to it. Moreover, if authorized, access to client accounts is subject to multi-factor authentication. In addition, the Code of Conduct, which all our employees are required to sign and certify annually, sets out rules on the protection of information.

Fraud Prevention

We will never ask you to provide us personal or confidential information by email. If you receive such a request, please do not follow the instructions in these emails, as you may compromise the security of your information by following links that bring you to fake websites.

Caution

No safety measure is absolute or completely guaranteed. If you have reasons to believe your interaction with us is no longer secure (for example, if you believe that the information you provided us has been compromised), please contact us immediately at the address listed in the section How to Contact Us?

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FÉRIQUE

What are your rights regarding your personal information?

To exercise your rights, you can write to our Privacy Officer by email at privacy@ferique.com.
We may ask you for proof of your identity to confirm it is really you.

Access, Deletion, Rectification, and Portability

You can access the personal information we hold about you and, where applicable, ask us to rectify it to the extent permitted by law.

You may also request the deletion of outdated, inaccurate, or incomplete information.

You may also submit a portability request to obtain the personal information you have provided to us in a structured, commonly used technological format.

Withdrawal of Consent

You can withdraw your consent to the collection, use and communication of personal information.

However, this consent is mandatory in order to do business with us. By withdrawing your consent, we may no longer be able to provide you our products or services.

To learn more about your rights under Canadian and Quebec law, please consult the following links for Canada and Quebec.

How to contact us?

Our Privacy Officer, who is also our Chief Compliance Officer, will respond to your questions and requests as well as handle any complaints you may have concerning our personal information practices.

All postal communications should be addressed to:

Privacy Officer

Place du Canada, 1010, rue De La Gauchetière Ouest, bureau 1400
Montréal (Québec) H3B 2N2

You can also contact us by email, by sending your request to privacy@ferique.com.

Will this policy be updated?

This policy is effective as of the "last updated" date at the top of each page.

We may change this policy from time to time. When required, we will notify you via a notice appearing on our website ferique.com and by any other appropriate means of contacting you