

“2026 Balance Sheet” Contest Rules

1. CONTEST DESCRIPTION AND DURATION

- 1.1. The “Balance Sheet” contest (the “Contest”) is organized by FÉRIQUE Investment Services (the “Sponsor”).
- 1.2. The Contest begins on April 6, 2026, at 12:00:01 a.m. Eastern Daylight Time and ends on May 31, 2026, at 11:59:59 p.m. Eastern Daylight Time (the “Contest Period”).

2. ELIGIBILITY

- 2.1. The Contest is open exclusively to individuals who meet the following conditions:
 - a) Meet the eligibility requirements for membership in the FÉRIQUE Funds, as set out in the FÉRIQUE Funds prospectus;
 - b) Hold an account with FÉRIQUE Investment Services at any time during the Contest Period;
 - c) Be 18 years of age or older and reside in Quebec.
- 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 for the Contest.
- 2.3. The following are excluded from the Contest:
 - a) Employees, members of the board of directors and committee members 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 the trustee of the FÉRIQUE Funds, National Bank Trust (“NBT”);
 - c) Persons domiciled with the individuals listed in paragraphs a) and b).

3. HOW TO ENTER

- 3.1. Eligible Persons must meet the following conditions to enter the Contest (the “Entry Conditions”):
 - a) Register for the Contest using the [registration form](#) no later than May 31, 2026;
 - b) Complete their financial review in the FÉRIQUE Investment Services Portal no later than May 31, 2026, by entering the maturity date of their mortgage loan or the maturity date



of an investment held by the Eligible Person in a Guaranteed Investment Certificate (GIC) or Épargne Placements Québec (EPQ) product.

- 3.2. During the Contest Period, each Eligible Person may receive a maximum of two (2) entries:
- a) One (1) entry for adding a **mortgage maturity date**;
 - b) One (1) entry for adding an **investment maturity date**.

4. PRIZES' DESCRIPTION

- 4.1. A total of six (6) prizes of \$500 to be invested in the FÉRIQUE Funds (the "Prize") will be awarded among Eligible Persons who meet the Entry Conditions.
- 4.2. An Eligible Person may win only once in the Contest.
- 4.3. Odds of winning: the odds of winning a Prize depend on the number of eligible entries received during the Contest Period.
- 4.4. The Prize will be deposited by the Sponsor into an account held with FÉRIQUE Investment Services and must be invested in the FÉRIQUE Funds.
- 4.5. The Prize must be accepted as awarded and cannot be substituted, transferred or exchanged, except at the sole discretion of the Sponsor, which reserves the right to substitute the Prize with another prize of equal value if, for any reason, the Prize cannot be awarded as described.

5. AWARDING AND DELIVERY OF PRIZES

- 5.1. Prizes will be awarded among Eligible Persons who meet the Entry Conditions, by means of a random electronic draw.
- 5.2. The Prize draw will take place in the presence of witnesses, on or about June 18, 2026.
- 5.3. A representative of the Sponsor will contact selected participants by telephone within seven (7) business days following the draw, using the phone numbers listed in their client file. To be declared a winner, each person must:
- a) Be an Eligible Person who meets the Contest Entry Conditions;
 - b) Be reachable in the province of Quebec at the phone numbers listed in their client file;
 - c) Return the Sponsor's call no later than Thursday, July 23, 2026, by calling during business hours (Monday to Thursday between 8:00 a.m. and 8:00 p.m., or Friday



between 8:00 a.m. and 5:00 p.m.) at 514-788-6485 (Montreal area) or 1-800-291-0337 (outside Montreal);

- d) Correctly answer, without assistance, a mathematical skill-testing question posed by telephone;
 - e) Sign and return a declaration of compliance sent by the Sponsor within ten (10) days of receipt, failing which the person will be disqualified and another entry will be drawn until a winner is identified. If no winner is identified within sixty (60) days of the draw, the Sponsor may cancel the Prize;
 - f) Confirm acceptance of the Prize.
- 5.4. Failure to meet all conditions required to be declared a winner will result in disqualification, 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.
- 5.5. Any applicable taxes on prizes won are the sole responsibility of the winners.
- 5.6. Winners are responsible for ensuring they have sufficient contribution room in their registered plan if they choose to deposit the Prize into a registered account.

6. GENERAL RULES AND MISCELLANEOUS PROVISIONS

- 6.1. By entering the “2026 Balance Sheet” Contest, participants agree to comply with these Contest rules and the decisions of the Sponsor.
- 6.2. Winners authorize the Sponsor to contact them by phone 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 a subsequent contest.
- 6.4. The Sponsor disclaims all liability for any malfunction of any computer component, software or communication line, for any loss or absence of network communication, or for any faulty, incomplete, unintelligible or erased transmission by any computer or network that may limit or prevent any person from participating in the Contest, as well as for any human error of any kind.
- 6.5. Any person who participates or attempts to participate in this Contest releases the Sponsor from any liability for damages that may arise from their participation or attempted participation.



- 6.6. The name, statements regarding the Prize, place of residence, and photographs or other likenesses of winners may be used for advertising purposes without further 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 whole in the event of a virus, computer bug, unauthorized human intervention or any other cause beyond the control of the organizers that could corrupt or affect the administration, security, fairness or proper conduct of the Contest.
- 6.9. Any decision of the Sponsor or its representatives is final and definitive.