



## **RIDER TO THE INFORMATION FOLDER AND INDIVIDUAL VARIABLE ANNUITY CONTRACT OFFERED BY iA FINANCIAL GROUP**

**Contract issued by  
Industrial Alliance Insurance and Financial Services Inc.  
1080 Grande Allée West, PO Box 1907, Station Terminus  
Quebec City, Quebec G1K 7M3  
1-844-442-4636  
[savings@ia.ca](mailto:savings@ia.ca)**

**On October 17, 2022**, the iA Financial Group Information Folder (hereinafter the “Folder”) and Individual Variable Annuity Contract (hereinafter the “Contract”) are amended to reflect the following changes:

- Addition of a Death Benefit Date definition
- Addition of a clause to define the management of investments at the Death Benefit Date

### **LIST OF AMENDMENTS**

**Effective October 17, 2022**, this rider amends the Folder and Contract in accordance with the following provisions:

1. The section “General Conditions” of the Folder is amended to reflect the following change:

A new section titled “Death Benefit” is added with the following content:

On the Death Benefit Date, the Contract is suspended, and no additional transactions are permitted, unless the transactions were initiated prior to the Death Benefit Date.

On the Death Benefit Date, iA Financial Group transfers the Current Value of all Fund Units in the Contract to the Money Market Fund.

2. The section “Definitions” of the Contract is amended to reflect the following addition:

**Death Benefit Date:** The Death Benefit Date means the date iA Financial Group receives satisfactory notification of the death of the Annuitant or the last Successor Annuitant, according to iA Financial Group administrative rules.

3. The section “Death Benefits” of the Contract is amended by adding the new section “Death Benefit Date” with the following content added:

On the Death Benefit Date, the Contract is suspended, and no additional transactions are permitted, unless the transactions were initiated prior to the Death Benefit Date.

On the Death Benefit Date, iA Financial Group transfers the Current Value of all Fund Units in the Contract to the Money Market Fund.

**The provision of this rider shall apply, notwithstanding any provisions to the contrary under the Folder and the Contract.**

## **CERTIFICATION**

Industrial Alliance Insurance and Financial Services Inc. certifies that the Folder, as amended by this rider, briefly and simply discloses all material facts relating to the variable nature of the Funds offered under the Individual Variable Annuity Contract.



Denis Ricard  
President and Chief Executive Officer



Renée Laflamme  
Executive Vice President,  
Individual Insurance, Savings and Retirement

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**Industrial Alliance Insurance and Financial Services Inc.**

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