

RIDER TO THE DIPLOMA INFORMATION FOLDER

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

This rider amends all Diploma *Information Folders* published by iA Financial Group as of May 29, 2023 and related to Diploma Individual Variable Annuity Contracts (the "Contract"). This rider is not part of the Contract and must not under any circumstances be considered as a contractual document that binds the Policyholder and iA Financial Group. In the event of incompatibility between the *Information Folder* and the Contract, the Contract takes precedence.

This rider amends the Information Folder in accordance with the following term and condition:

Starting May 29, 2023, no increase of the monthly Pre-Authorized Cheque (PAC) Contribution Payments will be allowed pursuant to the Contract. Consequently, the Subscriber and joint subscriber may not increase the PAC Contributions Payments.

The provisions of this rider shall apply, notwithstanding any provisions to the contrary under the Information Folder.

CERTIFICATION

The *Information Folder*, as amended herein, provides brief and plain disclosure of the key features of the Diploma Individual Variable Annuity Contracts offered by iA Financial Group.

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Denis Ricard President and Chief Executive Officer

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

INVESTED IN YOU.



RIDER TO THE DIPLOMA INDIVIDUAL VARIABLE ANNUITY CONTRACT

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This rider amends all Diploma Individual Variable Annuity Contracts (the "Contract") issued by iA Financial Group as of May 29, 2023 in accordance with the following term and condition:

Starting May 29, 2023, no increase of the monthly Pre-Authorized Cheque (PAC) Contribution Payments will be allowed pursuant to the Contract. Consequently, the Subscriber and joint subscriber may not increase the PAC Contributions Payments.

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

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Denis Ricard President and Chief Executive Officer

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