



RIDER TO THE ECOFLEX FUND FACTS BOOKLET DATED DECEMBER 31, 2019

**Ecoflex 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**

On July 13, 2020, the *Fund Facts* booklet, which forms part of the *Information Folder* related to the Ecoflex Contract (hereinafter the “Booklet”), is amended to reflect the following changes:

- The following funds’ portfolio managers and names have changed:

| Before change | After change |
|------------------------------|---|
| Core Plus Bond | Core Plus Bond Fund (Wellington Square) |
| Canadian Conservative Equity | Dividend Growth (iAIM) |
| Canadian Equity Value | North American Equity |
| Global Opportunities (Radin) | Global Opportunities |

- The U.S. DAQ Index underlying fund changes and, consequently, its “WHAT DOES THIS FUND INVEST IN?” section is slightly changed.

LIST OF AMENDMENTS

Effective July 13, 2020, this rider amends the Booklet in accordance with the following provisions:

1. The Booklet’s table of contents is modified to reflect the aforementioned changes;
2. The fund facts for the funds that have changed names are modified to reflect the change.
3. The portfolio manager change modifies the “Portfolio Advisor” section of the fund facts:
 - 3.1. Core Plus Bond -> Core Plus Bond (Wellington Square); Wellington Square
 - 3.2. Canadian Conservative Equity -> Dividend Growth (iAIM); iA Investment Management
4. The underlying fund of the U.S. DAQ Index Fund is changed:
 - 4.1. “WHAT DOES THIS FUND INVEST IN?”: This fund seeks to replicate the NASDAQ 100 Index[®]. This index is characterized by the securities of companies that offer promising products and services such as telecommunications equipment, computer services, high-technology products, etc.

CERTIFICATION

Industrial Alliance Insurance and Financial Services Inc. certifies that the Booklet, 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 – Ecoflex.



Denis Ricard
President and Chief Executive Officer



Jennifer Dibblee
Vice-President, Legal Services
Corporate Secretary

This rider, dated July 13, 2020, forms an integral part of the *Fund Facts* booklet and the Ecoflex *Information Folder*.

INVESTED IN YOU.