

RIDER TO THE IA Clarington GUARANTEED INVESTMENT FUNDS (GIF) INDIVIDUAL VARIABLE ANNUITY CONTRACT AND INFORMATION FOLDER

**IA Clarington GIF 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 February 23, 2023, the *Contract and Information Folder* (which includes the Fund Facts) for the IA Clarington GIF Contract (hereinafter the “Folder”), will be amended to reflect the following changes:

The investment strategy of the following fund has been updated:

- IA Clarington Global Value GIF

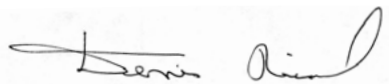
LIST OF AMENDMENTS

Effective February 23, 2023, this rider amends the Folder in accordance with the following provisions:

1. The investment strategy has been updated as below:
 - 1.1 **IA Clarington Global Value GIF:** Units of the IA Clarington Global Value Fund, which invests primarily in a diversified portfolio of equity securities of large capitalization international corporations that are considered leaders in their respective industries.

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 IA Clarington GIF Contract.



Denis Ricard
President and Chief Executive Officer



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

This rider, dated February 23, 2023, forms an integral part of the IA Clarington GIF Contract.

INVESTED IN YOU.