

**RIDER TO THE FUND FACTS BOOKLET DATED DECEMBER 31, 2024
OF THE IA CLARINGTON GUARANTEED INVESTMENT FUNDS (GIF)
INFORMATION FOLDER AND INDIVIDUAL VARIABLE ANNUITY CONTRACT**

**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 June 30, 2025, 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 names and the underlying fund names of the following funds have been updated:

- IA Clarington Core Plus Bond GIF
- IA Clarington Canadian Small Cap GIF
- IA Clarington Global Equity GIF

LIST OF AMENDMENTS

Effective June 30, 2025, this rider amends the Folder in accordance with the following provisions:

1. IA Clarington Core Plus Bond GIF
 - 1.1 The name has been updated as below:
 - 1.1.1 The name is now IA Clarington Agile Core Plus Bond GIF.
 - 1.2 The name of the underlying fund has been updated as below:
 - 1.2.1 The name of the underlying fund is now IA Clarington Agile Core Plus Bond Fund.
 - 1.3 The name of the underlying fund has been updated in the investment strategy.
 - 1.4 The name of the underlying fund has been updated in the “WHAT DOES THIS FUND INVEST IN?” section.
2. IA Clarington Canadian Small Cap GIF
 - 2.1 The name has been updated as below:
 - 2.1.1 The name is now IA Clarington QV Canadian Small Cap GIF.
 - 2.2 The name of the underlying fund has been updated as below:
 - 2.2.1 The name of the underlying fund is now IA Clarington QV Canadian Small Cap Fund.
 - 2.3 The name of the underlying fund has been updated in the investment strategy.
 - 2.4 The name of the underlying fund has been updated in the “WHAT DOES THIS FUND INVEST IN?” section.
3. IA Clarington Global Equity GIF

3.1 The name has been updated as below:

- 3.1.1 The name is now IA Clarington QV Global Equity GIF.

3.2 The name of the underlying fund has been updated as below:

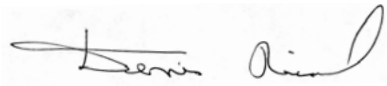
- 3.2.1 The name of the underlying fund is now IA Clarington QV Global Equity Fund.

3.3 The name of the underlying fund has been updated in the investment strategy.

3.4 The name of the underlying fund has been updated in the “WHAT DOES THIS FUND INVEST IN?” section.

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 June 30, 2025, forms an integral part of the IA Clarington GIF Contract.

INVESTED IN YOU.