

## **RIDER TO THE MY EDUCATION FUND FACTS BOOKLET DATED DECEMBER 31, 2021**

**My Education 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 February 23, 2023**, the *Fund Facts* booklet (hereinafter the “Booklet”), which forms part of the *Information Folder* related to the IAG Savings and Retirement Plan Contract is amended to reflect the following changes:

- The investment strategies of the following funds have been updated:
  - Global Equity
  - U.S. Equity

### **LIST OF AMENDMENTS**

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

1. The investment strategies have been updated as below:
  - 1.1 **Global Equity Fund:** Invests in units of the IA Clarington Global Value Fund. The Fund invests primarily in common stocks of companies throughout the world. The Fund is composed of a selection of company securities that offer attractive growth potential and attractive value, from various global financial markets.
  - 1.2 **U.S. Equity Fund:** The Fund invests primarily in the equity securities of large-capitalization U.S. companies. The manager seeks to produce superior returns and looks for securities which can be purchased at a reasonable price.

### **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 - My Education.



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 *Fund Facts* Booklet and the My Education *Information Folder*.**

**INVESTED IN YOU.**