

March 21, 2022

Jean Échantillon 95, avenue des Commandeurs Lévis QC G6V 6P7

Subject: New client and contract numbers, and temporary service disruption during IT system replacement

Hello,

To maintain the best level of service, we will be upgrading our IT tools on April 18, 2022, by replacing the IT system used to manage the guaranteed investment funds offered with the Helios, Helios2, Millennia III contracts and Imperial Growth Plan. Moving to the new system will result in some changes that we would like to let you know about.

Please note that no action is required on your part.

New client and contract numbers

New client and contract numbers will be generated when our IT system is replaced. These new numbers will come into effect **on April 18, 2022**. You'll see them on your June 30, 2022, statement. Please note that you can still refer to your old client and contract numbers when contacting customer service.

Temporary service disruption

Replacing our IT system will cause a temporary service disruption. No guaranteed investment fund contract related transactions will be possible on April 12, 13 and 14, 2022. All transaction requests received during this period will be processed starting April 18, 2022. In addition, no changes of guarantees can be made to your Helios and Helios2 contract between April 11 and April 14, 2022, inclusively.

Special procedures are provided for the following automated transactions:

Automated transaction	Special procedure
Pre-authorized debits scheduled between April 8 and 18, 2022, inclusively	Withdrawals from your account may be delayed by a few days.
Systematic withdrawals scheduled between April 8 and 18, 2022, inclusively	Payments could be moved up by a few days.
Prepaid dollar cost averaging scheduled for April 17, 2022	Transfer or exchange of DFS GIF – Money Market fund units to the selected fund(s) may be delayed or moved up by a few days.

If you have any questions, please feel free to contact your advisor or call us at 1 877 647 5435, options 9 1 2. We'll be happy to help.

Thank you for your understanding and continued trust.

Sincerely,

Éric Landry

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Denis Dubois

President and Chief Operating Officer

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