

CONTEST RULES

Savings sales contest Brokerage Networks

1. CONTEST ORGANIZER

The Drive Your Earnings contest is organized by Beneva Inc. ("Beneva").

2. CONTEST PERIOD

The contest is held in Canada and runs from December 1st 2025, at midnight (ET) to March 13, 2026, 4:00 p.m. (ET) ("Contest Period").

3. ELIGIBILITY CONDITIONS

To enter, participants must:

- Be 18 years or older at the time of participation;
- Be a resident of a province or territory in Canada;
- Hold and maintain the appropriate and required certificates and licenses in the Canadian province or territory where they operate;
- Be a broker under contract with Beneva ;
- Respect the principles of sound commercial practices and fair treatment of clients.

4. ELIGIBLE PRODUCTS

The eligible products for this sales campaign are all individual investment products offered by Beneva inc.

5. NEW MONEY

Subject to the exceptions provided below, transactions must be subscribed with new money only, meaning money that comes from a new contribution or an external transfer (hereinafter "New Money"). If there is a combination (New Money and renewal), the bonus will be granted proportionally to the New Money. Amounts invested through Preauthorized debits (PAD) are considered as New Money.

6. HOW TO ENTER

To be eligible for the sales performance bonus and the contest, an individual must meet the eligibility requirements and other conditions outlined in these rules.

The campaign is based on the amount of money invested in New money in individual investment products. No distinction is made between the products sold in the management of the campaign.

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7. PRIZE DETAILS

Sales performance bonus awarded at the end of the campaign, calculated based on the amounts invested in New money:

Tiers based on cumulative sales during the period from December 1 st , 2025 to March 13, 2026.	Bonus amount
\$250 000 to \$499 999	\$255
\$500 000 to \$749 999	\$555
\$750 000 to \$999 999	\$755
\$1 000 000 to \$1 999 999	\$1 555
\$2 000 000 to \$2 999 999	\$3 555
\$3 000 000 to \$3 999 999	\$5 555
\$4 000 000 to \$4 999 999	\$7 555
\$5 000 000 to \$9 999 999	\$9 555
Equal or superior to \$10 000 000	\$20 555

All performance bonuses are taxable.

Rewards for Top Sales Performance

At the end of the campaign, in addition to the sales performance bonus, the three (3) advisors with the highest sales in New money in each of the following regions: Quebec, Ontario and the Atlantic Provinces and Western Canada, will receive an Air Canada gift card.

Rank	Air Canada gift card value
1st	\$6 000
2nd	\$4 000
3rd	\$2 000

All prizes awarded are taxable.

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8. SPECIFIC PRIZE CONDITIONS

The prize cannot be transferred, assigned or exchanged.

9. WINNERS SELECTION

9.1 The winners of the sales contest will be contacted by phone or email no later than April 24, 2026.

9.2 Beneva reserves the right to disqualify persons or cancel entries that are not in compliance with contest rules.

10. LIMITATION OF PARTICIPATION AND EXCLUSIONS

Employees, agents, officers, directors, representatives having signed an exclusive distribution agreement with Beneva Inc. or its affiliates, as well as all persons with whom they are domiciled, are excluded from the contest.

11. GENERAL CONDITIONS

11.1 To be declared a winner, the participants selected must confirm that they meet the eligibility conditions and other requirements of these contest rules. Failure to comply with any of the above conditions or to accept the prize will result in disqualification of the participant.

11.2 Verification. Entries are subject to verification by Beneva. Any entry or entry attempt that is deemed to be fraudulent, illegible, incomplete, received late or otherwise not in compliance with contest rules will be rejected. In such a case, the participant in question will not be entitled to an entry or a prize. Beneva's decision concerning any aspect of the contest, including but not limited to the eligibility or disqualification of entries or participants, will be final and without appeal.

11.3 Disqualification. Beneva reserves the right to disqualify any person or cancel an entry from a person who enters this contest or tries to do so by any means contrary to these contest rules or which would be unfair to the other participants. Such person may be referred to the appropriate judicial authorities. Beneva's decision regarding this aspect of the Contest is final and without appeal.

11.4 Prize acceptance. The prize must be accepted as described in these contest rules and is not, in any case, transferable in whole or in part to another person, unless otherwise indicated herein.

11.5 Limitation of liability – Operations. Beneva, its advertising and promotional agencies, its affiliated companies, their employees, agents and representatives are not liable for any faulty computer components, software or line of communication, or for the loss or absence of network communication capability, or for any faulty, incomplete, incomprehensible or erased computer or network transmissions that make it difficult or impossible to enter the contest.

11.6 Limitation of liability – Receipt of entries. Beneva, its advertising and promotional agencies, its affiliated companies, their employees, agents and representatives are not liable for any damage or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any web pages or software or by the transmission of any information concerning contest participation.

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11.7 Contest modification. Beneva reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest, in whole or in part, if there is any event or any human intervention that could corrupt or affect the administration, security, impartiality or conduct of the contest as provided for in these contest rules.

11.8 Notice to participants – Information disclosure outside of Quebec. Beneva and its affiliated companies may be doing business with one or more service provider(s) based outside of Quebec. It is possible for personal information held by Beneva to be stored outside Quebec and governed by the laws of foreign countries or states. By completing such forms, participants tacitly accept such a situation. For more about Beneva's personal information protection practices, read the Privacy Statement at www.beneva.ca.

11.9 Participant. For the purposes of these Contest Rules, the eligible participant is the person whose name appears on the entry and it is to this person that the prize will be awarded if selected and declared a winner.

11.10 Prize limit. In no case may Beneva, its affiliated companies, its advertising and promotional agencies, the suppliers of products or services related to this contest or its employees, agents and representatives be required to award a prize other than in accordance with these contest rules.

11.11 Limitation of liability – Entry. The person who enters or attempts to enter this contest releases Beneva, its affiliated companies, its advertising and promotional agencies, their employees, agents and representatives from any liability for any damage they may incur as a result of entering or attempting to enter the contest.

11.12 Accounting of results. To be counted in the contest results, all transactions must be received in the usual normal course between December 1st, 2025, at midnight (ET) to March 13th 2026, 4:00 p.m. (ET), without exception. Only Beneva's records will be considered to account for the results and determine qualified persons.

11.13 Correction. Beneva reserves the right to correct the results in case of any irregularity.

11.14 Eligibility. To maintain eligibility for the contest, the participant must keep their right to practice (license, professional liability insurance, continuing education, etc.) for the entire Contest Period. In case of suspension of the right to practice, Beneva reserves the right to withhold the prize and evaluate its appropriateness. If a participant is not active during the entire Contest Period, they can still qualify as long as they meet the eligibility criteria. No prorating will be accepted.

11.15 Investigation. If the participant is subject to an investigation by a regulatory body or Beneva, particularly for bad business practices or breach of the representation contract during the Contest Period or before/during the awarding of the prize, Beneva reserves the right to withhold the awarding of the prize until the end of said investigations or the reestablishment of the respect of the representation contract and to reevaluate the qualification for the prize, provided it is possible to award the prize later, and at Beneva's sole discretion.

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A participant found guilty of serious bad business practices by a regulatory body will be disqualified from the campaign at Beneva's sole discretion and will not be awarded any prize.

11.16 Eligibility of a Sale. A sale is considered eligible for the contest only if, in the context of the sale, the participant has:

- i. complied with all ethical rules to which they are subject, particularly but not limited to the rules regarding the suitability of the sale and fair treatment of the client;
- ii. avoided or managed any conflict of interest to ensure fair treatment of the client;
- iii. prioritized the client's interest.

Thus, Beneva could review any submitted proposal or application submitted or any issued contract to determine if the sale meets the conditions described above and is eligible for the campaign. If, after verification, it is determined that the proposal was submitted by the participant solely to qualify for the campaign, and the above conditions were not met, Beneva reserves the right to disqualify the participant from the campaign at its sole discretion and no prize will be awarded for this sale.

11.17 Contest rules. The contest rules are available electronically. Additional copies of the rules can be obtained by making a request at bda@beneva.ca