



ENDORSEMENT

INDEX ACCOUNT
US STOCKS / DAQ (series II)

Annexed and incorporated into policy number:

Applicant:

The "US Stocks / DAQ (series II)" index account is added to the investment options of the contract under the following conditions:

The interest rate credited for the US Stocks / DAQ (series II) account is equal to 100% of the compound return of the **Nasdaq 100 price index**. The credited return is reduced by guaranteed annual management fees of 2.25% (0.0060962% per day) direct and indirect transaction fees incurred by the Company to credit the return of the indexes, investment income tax (IIT) and any other tax required in the future by the governments. The total annual fees are compounded daily and the net return is converted into Canadian dollars if necessary.

The Company reserves the right to use another reference index if the current index is no longer available or if the Company deems it pertinent. The Company also reserves the right to discontinue this option without prior approval from the applicant.

The ratification of this endorsement constitutes an amendment to the above-mentioned contract.

I accept the conditions described in this endorsement:

Applicant's signature

Date

Agent's signature

Date



Yvon Charest

President and Chief Executive Officer

