Grow Your Wealth

Cashback Reward Bonus – Terms and Conditions

CU Financial Management Ltd. is offering a **Cashback Reward Bonus** from **April 1 to May 31, 2026**, for new and existing clients, subject to the satisfaction in CU Financial Management's sole discretion, of the eligibility criteria set forth in these terms and conditions.

Eligibility

1. The Offer is open to new and existing clients of CU Financial Management who have reached the age of majority in Canada. At the time the Cashback Reward Bonus is paid, the client must be a resident of Canada.

2. Registered and non-registered cash, investments, or a combination thereof (**"New Assets"**) must be transferred into a new or existing investment account at Aviso Wealth (collectively, the **"Qualifying Accounts"**) from an investment firm account outside of CU Financial Management, Aviso Wealth and Qtrade Direct Investing.

Options, personal mortgages, units of limited partnerships or securities not listed on a recognized exchange or quoted on a recognized quotation or trade reporting system or other market recognized by CU Financial Management cannot be transferred in as New Assets.

3. The transfer of New Assets from an investment firm into a Qualifying Account must be initiated no earlier than **April 1, 2026, at 9:00 a.m**. Atlantic daylight time (ADT) (the specific date of transfer is referred to as the **"Transfer-In Date"**), and no later than **May 31, 2026, at 4:00 p.m.** ADT.

4. New Assets must be received into a Qualifying Account no later than **4:00 p.m. ADT on July 31, 2026**. The assets must remain in the Qualifying account until **November 30, 2026**, and the Cashback Reward Bonus will be paid after **December 1st, 2026.**

"Qualifying Investments" are all investments held in a Qualifying Account other than Non-Qualifying Investments.

"Qualifying Accounts" include:

(a) Registered Retirement Savings Plan (RRSP) accounts; (b) Spousal RRSP accounts; (c) Locked-In RRSP accounts; (d) Registered Retirement Income Fund (RRIF) accounts; (e) Spousal RRIF accounts;

(f) Life Income Fund (LIF) accounts; (g) Tax-Free Savings Account (TFSA) accounts; (h) Non-registered accounts; (i) Registered Education Savings Plan (RESP) accounts; and (j) Registered Disability Savings Plan (RDSP) accounts.

New contributions to existing registered retirement savings plan accounts and tax-free savings accounts are also eligible for this offer, provided that the contribution funds come from an investment firm account outside of CU Financial Management, Aviso Wealth, and Qtrade Direct Investing.

“Non-Qualifying Investments” include:

cash, money market funds, premium savings accounts, GICs, options, personal mortgages, fixed-income securities with a duration of less than six months, shares of CCPCs, units of limited partnerships, or securities that are not listed on a recognized exchange or quoted on a recognized quotation or trade reporting system or other market recognized by CU Financial Management in its sole discretion (collectively, “Non-Qualifying Investments”).

5. Qualifying Investments for **Existing Clients** of CU Financial Management must have a minimum market value of **$25,000** per type of qualifying account held at Aviso Wealth, as determined by the valuation method set forth herein.

Qualifying Investments for **New Clients** of CU Financial Management (**as of April 1, 2026**) must have a minimum market value of **$50,000** per type of qualifying account held at Aviso Wealth, as determined by the valuation method set forth herein.

6. **Additional PAC Bonus:** Clients who set up a **new Pre-Authorized Contribution (PAC)** will receive a bonus equal to their new PAC amount, up to a maximum of **$250.00 CAD**, paid by CU Financial Management at the same time as the **Cashback Reward Bonus**, unless otherwise determined.

Clients who **increase an existing PAC** will receive a bonus equal to the **increase amount,** up to a maximum of **$250.00 CAD per person**, paid by CU Financial Management at the same time as the Cashback Reward Bonus, unless otherwise determined.

Valuation and Payment

7. The valuation of **Qualifying Investments** will be based on their market value as of **4:00 p.m. ADT** on the **Transfer-In Date.** If New Assets are transferred in over more than one day, the value for all Qualifying Investments will be based on the date the last New Asset arrived.

8. The **Cashback Reward Bonus** will equal 1% of the transferred assets or deposits, calculated based on the market value of the **Qualifying Investments**. Eligibility is subject to minimum **Net Qualifying Investments** of **$25,000.00** for Existing Clients (rounded to the nearest $100), and **$50,000.00** for New Clients. The maximum Cashback Reward Bonus payable is **$1,000.00 CAD.** Clients may also receive up to a maximum of **$250.00 CAD** in the **PAC Bonus.**

9. U.S. dollar accounts will be converted at prescribed rates in effect at Aviso Wealth as applicable, as of the Transfer-In Date in order to determine whether clientss qualify for the bonus payable pursuant to the Cashback Reward Bonus.

10. **Payment of Bonuses:** Eligible clients who satisfy the requirements of the Cashback Reward Bonus and, where applicable, the PAC Bonus, will receive payment in cash, issued by electronic funds transfer (EFT) or cheque, at CU Financial Management's discretion. Cheques will be sent to the client by registered mail.

11. Clients eligible for Cashback Reward Bonus and, where applicable, the PAC Bonus, have until **March 31, 2027**, to notify CU Financial Management if the applicable bonus has not been paid. Any notice received after this date will not be accepted, and you will be deemed not to have qualified for the Offer.

General Terms

12. CU Financial Management reserves the right at any time without prior notice and in its sole discretion, to add, alter, modify all or any of these terms and conditions or to replace this offer, wholly or in part, with any other offer, whether similar to this offer or not, or to withdraw this offer altogether. CU Financial Management reserves the right to suspend, disqualify, limit or revoke this Offer to any Client it finds or believes to be manipulating or otherwise abusing the process, fairness, or integrity of the Cashback Reward Bonus offer.

13. Additional terms and conditions apply to opening an account Aviso Wealth, and the transfer in, and operation of, accounts at any of CU Financial Management or Aviso Wealth.

14. CU Financial Management shall have the exclusive right to determine the amounts, if any, payable under any offer.

15. All new accounts with Aviso Wealth will be opened as nominee accounts.

16. CU Financial Management and Aviso Wealth are not responsible for transfers that are not initiated or received and completed by the dates stated in Sections 3 and 4 due to problems or technical malfunctions of telephone networks or lines, computer online systems or servers, computer software problems or traffic congestion on the internet or at any website, or any other delays on the part of the delivering institution.

17. CU Financial Management representatives that are not registered with Aviso Wealth will not be involved in any investment decision involving a Qualifying Account held at Aviso Wealth.

18. The Aviso Wealth representative managing a Qualifying Account must be affiliated with CU Financial Management.

19. Online brokerage services are offered through Qtrade Direct Investing. CU Financial Management offers financial planning, life insurance and investments to clients of credit unions and their communities. Mutual funds and other securities are offered through Aviso Wealth. Qtrade Direct Investing and Aviso Wealth are divisions of Aviso Financial Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing.

Unless otherwise stated, mutual funds and other securities are not insured nor guaranteed, their values change frequently and past performance may not be repeated. There can be no assurances that the money market fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you.