



## PROSPERA WEALTH WELCOME INCENTIVE

Prospera Credit Union (“**Prospera**”) is delighted to offer an exclusive incentive (the “**Prospera Wealth Welcome Incentive**”) to both new and existing clients who meet the eligibility criteria outlined herein and are approved by Prospera (“**Qualifying Clients**”). The Prospera Wealth Welcome Incentive is available to Qualifying Clients between January 2, 2024, and 4:00 p.m. Vancouver time on March 31, 2024.

In order to take advantage of the Prospera Wealth Welcome Incentive, Qualifying Clients must satisfy all terms and conditions herein, including by transferring cash, investments, or a combination thereof (“**New Assets**”) into a new or existing investment account at Credential Asset Management Inc. or Credential Securities from another Canadian financial institution or an investment firm account outside of Credential Asset Management Inc. and/or Credential Securities at Prospera.

The availability and amount of the Prospera Wealth Welcome Incentive is determined by the net value of the New Assets that are Qualifying Investments (defined below) that are transferred to a Qualifying Account (defined below) by a Qualifying Client and remain in the Qualifying Account on June 30, 2024, as follows:

NEW ASSETS TRANSFER-IN MARKET VALUE (CAD)	PROSPERA WEALTH WELCOME INCENTIVE AMOUNT (CAD)
<\$5,000	\$0
\$5,000 - \$49,999	\$150
\$50,000 - \$99,999	\$300
\$100,000 - \$249,999	\$750
\$250,000 - \$499,999	\$1,500
\$500,000 +	\$3,000

I, THE UNDERSIGNED, ACKNOWLEDGE THAT I HAVE READ AND UNDERSTAND THE TERMS AND CONDITIONS APPLICABLE TO THE PROSPERA WEALTH WELCOME INCENTIVE, INCLUDING THE DETAILED TERMS AND CONDITIONS SET OUT BELOW, AND ACCEPT ALL SUCH TERMS AND CONDITIONS.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Print Name \_\_\_\_\_

**FOR INTERNAL PROSPERA CREDIT UNION USE ONLY:**

**Client Name** \_\_\_\_\_

**Aviso Client ID** \_\_\_\_\_

**Aviso Account #** \_\_\_\_\_

<b>Amount of Transfer:</b>	<b>Account Type:</b>	<b>Transfer Date:</b>	<b>Source of Funds:</b>
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*If multiple transfers, indicate each transfer item on this form.*

**Membership Type (circle one)**                      New Member                      Existing  
    Member

Total Market Value	
Market Value Date	
Employee Number	
Transfer In Date	

**PROSPERA WEALTH WELCOME INCENTIVE  
 TERMS & CONDITIONS**

## Eligibility Criteria

While the approval of any given client for the Prospera Wealth Welcome Incentive is subject to Prospera's sole discretion, to initially qualify for the Prospera Wealth Welcome Incentive, clients must fulfill all of the following eligibility criteria:

1. **Transfer of Assets:** Cash, investments, or a combination thereof ("**New Assets**") must be transferred into a new or existing investment account at Credential Asset Management Inc. or Credential Securities (collectively, the "**Qualifying Accounts**") from another Canadian financial institution or an investment firm account outside of Prospera, its subsidiaries, Credential Asset Management Inc., or Credential Securities during the promotional period. Options, personal mortgages, 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 Prospera cannot be transferred in as New Assets and thus do not qualify for the Prospera Wealth Welcome Incentive.
2. **Transfer-In Date:** The transfer of New Assets from another Canadian financial institution or an investment firm account into a Qualifying Account must be initiated between January 2, 2024, and March 30, 2024, at 4:00 p.m. Vancouver time. This specific date of transfer is referred to as the "**Transfer-In Date**". Transfers of assets from another Canadian financial institution or an investment firm account into Qualifying Accounts do not qualify as Qualifying Investments if the transfer of such assets was initiated prior to January 2, 2024, or after March 30, 2024, at 4:00 p.m., Vancouver time, and such transfers therefore do not qualify for the Prospera Wealth Welcome Incentive. Any transfer or administrative fees charged by another Canadian financial institution, or an investment firm will not be reimbursed by Prospera in accordance with this offer.
3. **Receipt of New Assets:** New Assets must be received into a Qualifying Account no later than 4:00 p.m. Vancouver time on April 30, 2024.
4. **Qualifying Investments:** The Prospera Wealth Welcome Incentive will be paid based on New Assets that qualify as Qualifying Investments. "**Qualifying Investments**" encompass all investments held in a Qualifying Account, excluding Non-Qualifying Investments. "**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 not listed on a recognized exchange or quoted on a recognized quotation or trade reporting system or other market recognized by Prospera in its sole discretion. However, a Non-Qualifying Investment may be converted into a Qualifying Investment within 45 days of the Transfer-In Date, thereby becoming eligible for the Prospera Wealth Welcome Incentive effective as of the Hold Date (defined below).
5. **Hold Date:** Qualifying Investments must remain in a Qualifying Account until June 30, 2024, which is the "**Hold Date**". If withdrawals are made after the Transfer-In Date, the initial Qualifying Investments minus net withdrawals made between the Transfer-In Date and the Hold Date will dictate the amount of the Qualifying Investment used to determine the amount of the Prospera Wealth Welcome Incentive (the "**Net Qualifying Investments**").

6. **Minimum Market Value:** In order to be eligible for a Prospera Wealth Welcome Incentive, Net Qualifying Investments must have a minimum market value of CAD \$5,000 per type of Qualifying Account, as determined by the valuation method specified herein.
7. **Types of Qualifying Accounts:** “**Qualifying Accounts**” can include non-registered accounts, registered retirement savings plan accounts, spousal registered retirement savings plan accounts, locked-in registered retirement savings plan accounts, registered retirement income fund accounts, spousal registered retirement income fund accounts, and locked-in registered retirement income fund accounts. Other accounts may also qualify.
8. **Residency Requirement:** To receive the Prospera Wealth Welcome Incentive, the client must be a resident of British Columbia at the time of the Transfer-In Date.

#### Validation and Payment

8. **Valuation of Qualifying Investments:** The valuation of Qualifying Investments will be conducted by Prospera, as based on their market value as of 4:00 p.m. Vancouver time on the Transfer-In Date. If New Assets are transferred over multiple days, the valuation for all Qualifying Investments will be based on the date the last New Asset arrived.
9. **Amount of Incentive:** The Prospera Wealth Welcome Incentive will range from CAD \$150 to CAD \$3,000 based upon the Net Qualifying Investments, provided that the Net Qualifying Investments must remain above CAD \$5,000 at all times between the Transfer-In Date and the Hold Date. The maximum bonus payable is CAD \$3,000 per client. Joint accounts are considered as a single client. The exact amount of the Prospera Wealth Welcome Incentive provided to a client, if any, is determined by Prospera in its sole discretion and will be payable on or before July 31, 2024.
10. **Payment Method:** The Prospera Wealth Welcome Incentive will be deposited into a Prospera chequing or savings bank account.
11. **Tax Considerations:** The Prospera Wealth Welcome Incentive, when deposited outside of a registered account, may be subject to taxation. Prospera will not issue tax receipts, and clients should seek independent tax advice.
12. **Currency Conversion:** U.S. dollar accounts will be converted at prescribed rates in effect at Prospera, Credential Asset Management Inc., or Credential Securities, as applicable, on the Transfer-In Date to determine the eligibility and payable amounts of the Prospera Wealth Welcome Incentive. All payments will be made in the currency in which the Qualifying Investments were denominated at the time of receipt, up to the maximum in Canadian dollars as expressed herein.
13. **Payment Issuer:** All payments related to the Prospera Wealth Welcome Incentive will be made by Prospera.

#### General Terms

15. **Exclusivity:** The Prospera Wealth Welcome Incentive offer may be combined with other eligible offers, unless otherwise specified. The combination of offers is subject to

Prospera's sole discretion and any applicable terms and conditions associated with those offers.

16. **Prospera's Rights:** Prospera reserves the right, at its sole discretion and without prior notice, to add, alter, modify, or replace any or all of these terms and conditions, or to withdraw the Prospera Wealth Welcome Incentive offer, wholly or in part, and may introduce a different offer, whether similar or not, at any time. Any such change, supplementation, or amendment will not affect you if you have met, and remain compliant with, all eligibility requirements herein prior to such change, supplementation, or amendment.
17. **Additional Terms and Conditions:** Additional terms and conditions apply to opening an account with Prospera, Credential Asset Management Inc., and Credential Securities, as well as to the transfer and operation of accounts at any of these institutions.
18. **Account Ownership:** All new accounts with Credential Asset Management Inc. and Credential Securities will be opened as nominee accounts.
19. **Technical Issues:** Prospera, Credential Asset Management Inc., and Credential Securities are not responsible for transfers that are not initiated, received, or completed by the specified dates due to problems or technical malfunctions of telephone networks or lines, computer online systems or servers, computer software problems, traffic congestion on the internet or at any website, or any other delays on the part of the delivering institution.
20. **Investment Decisions:** Prospera representatives not registered with Credential Asset Management Inc. or Credential Securities will not be involved in any investment decisions related to a Qualifying Account.
21. **Affiliation Requirement:** The Credential Asset Management Inc. or Credential Securities representative managing a Qualifying Account must be affiliated with Prospera.
22. **Mutual Funds:** Mutual funds are offered through Credential Asset Management Inc. Mutual funds and other securities are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Referral fees, commissions, trailing commissions, management fees, and expenses may be associated with mutual fund investments, managed accounts, or other investments. Please review the prospectus before investing. Unless otherwise stated, cash balances, mutual funds, and other securities are not covered by the Canada Deposit Insurance Corporation or any other government deposit insurer that insures deposits in credit unions. Mutual funds, managed accounts, and other securities are not guaranteed, their values change frequently, and past performance may not be indicative of future results.
23. **Trademark Ownership:** "Credential" and "Credential Securities" are registered marks owned by Aviso Wealth Inc.
24. **Privacy:** Prospera and its affiliates will collect certain personal information from Qualifying Clients in order to administer the Prospera Wealth Welcome Incentive offer and open the Qualifying Accounts. For further information regarding Prospera's privacy practices, please review Prospera's privacy code at:  
<https://www.prospera.ca/Policies/Privacy+policy>.

25. **Severability:** If any provision of the terms and conditions are found to be unenforceable, all other provisions will remain in full force and effect.
26. **Governing Law; Attornment:** These terms and conditions shall be governed by and construed in accordance with the laws of the province of British Columbia and the federal laws of Canada applicable therein. The parties irrevocably attorn to the jurisdiction of the courts of the province of British Columbia.