

CONTEST RULES

1. Contest

The RRSP and TFSA contest: Exclusive contest for advisors (the “Contest”) is held by Industrial Alliance Insurance and Financial Services Inc. (the “Contest Organizer”). The Contest shall be held in Canada from January 7th, 2024, at 09:00 am until January 31th, 2024, at 11:59 pm (ET) (the “Contest Period”).

2. Eligibility

The Contest is open to financial security advisors or representatives bound by contract to the Competition Organizer or one of its subsidiaries. They must be residents of Canada who have reached the age of majority in their province of residence at the time of the draw.

Employees of the Contest Organizer or one of its subsidiaries, as well as any person with whom they are domiciled and clients, are not eligible to enter the Contest. However, financial security advisors employed by the Contest Organizer or one of its subsidiaries are eligible in their capacity as advisors and not as employees.

3. How to Enter

a) Automatic entry

Subject to eligibility, a financial security advisor who shares the Facebook post on their news feed is automatically entered into the Competition (“Participant”).

b) No Facebook account?

No problem! Copy the post, share it to your preferred social media platform and send proof of your post (a screenshot) to mrk-promo@ia.ca.

4. Consent concerning the Entrant’s personal information

By entering this Contest, the Entrant authorizes the Contest Organizer to collect their Facebook profile name in order to proceed to the draw and give them their prize, if applicable.

In addition, the winner authorizes the Organizer to use their full name, their affiliated agency or network and their city. The information will be shared in INSTANT iA on February 2, 2024.

To learn more, please consult the Privacy Notice at <https://ia.ca/privacy-policy>.

5. Prize

The value of the prize is \$500 (the “Prize”). The draw will be done randomly among all eligible participants.

The Prize must be accepted as awarded and may not be transferred to another person or exchanged.

6. Draw

The draw will be carried out by a manager appointed for this purpose, on February 1 (Eastern standard time), at the head office of the Contest Organizer, located at 1080, Grande Allée Ouest, Québec (Québec) G1K7M3, under the supervision of a member of a professional order employed or mandated by the Competition Organizer, among all eligible entries received during the Competition Period.

7. Chances of Winning

Each person who shares the Facebook post during the Contest Period receives one (1) chance to win throughout the Contest Period.

8. Claiming the Prize

The Contest Organizer shall contact the Contest Winner by email or by phone to schedule a telephone meeting to discuss the Contest Winner's options and the steps to take to receive the Prize.

To be declared the Contest Winner, the Entrant chosen by random draw must correctly answer a skill-testing mathematical question over the phone without assistance within a time limit at a time agreed upon by the parties.

Where the Entrant chosen by random draw incorrectly answers the skill-testing question or cannot be contacted by phone in the two-week period following the draw, they shall be disqualified and their entry shall be voided. A new random draw shall then be performed. Random draws shall be performed until the mathematical skill-testing question is correctly answered. The Entrant who answers correctly shall then be declared the Contest Winner.

Based on the Contest Winner's choice, the Prize shall be awarded as follows:

(1) In the form of a cheque made out to the Contest Winner's name and mailed to his or her residential address or by automatic deposit.

The Contest Winner shall be responsible for any and all tax implications or others incurred by receipt of the Prize.

9. Decisions and Disputes

All decisions of Contest administrators are final and binding.

10. Contest Modifications

The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this Contest, in whole or in part, in the event that an event or any human intervention that could corrupt or interfere with the administration, security, impartiality or conduct of the Contest occurs, as provided for in these rules, subject to the authorization of the Régie des alcools, des courses et des jeux du Québec, if required. In all cases, the Contest Organizer, its subsidiaries, advertising and promotional agencies, suppliers of products or services related to the Contest, as well as its employees, agents and representatives shall not be required to award more prizes or to award one or more prizes other than in accordance with these rules, without any liability whatsoever, in the event that events beyond its control prevent it from continuing with the Contest, as specified in these rules.

11. Acceptance and Substitution

The Prize may not be transferred, assigned, substituted or exchanged for an amount of money. However, the Contest Organizer reserves the right, at its sole discretion, to substitute a Prize of equal value and nature, or a cash equivalent if, for any reason beyond its control and without any relationship to the Contest Winner, the Prize advertised cannot be awarded as described.

12. Limitation of Liability

Entrants confirm their adherence to these regulations and release Industrial Alliance, Insurance and Financial Services Inc., its employees, its agents, its representatives and its subsidiaries from any liability for any financial or tax consequences, unforeseen circumstances, damages, injuries and losses that they may suffer as a result of their participation in the Contest as well as acceptance, possession, use, refusal or failure to receive a prize.

The Contest Organizer, its employees, administrators, directors, agents and representatives are released from any and all liability regarding the malfunction, failure or problems related to computer or electronic equipment, software, networks, the Internet or computers; any defective, incomplete or delayed computer transmissions; lost, late, incomplete or erroneous entries; or any computer or electronic equipment tampering, theft or failure or typographical errors.

The Contest Organizer, its employees, agents and representatives are released from any and all liability for damages or loss caused by the downloading of any software or application related to Contest participation.

13. Entry Materials and Communications

The Contest Organizer remains the exclusive owner of all Contest entry materials. Only the Contest Winner shall be contacted by phone or email and informed of the terms and conditions related to receipt of the Prize.

14. Applicable Laws

The Contest is subject to all applicable federal, provincial and municipal legislation as well as to these Contest rules, which are available in French and in English on the Contest website or from the Contest Organizer at the address below.

15. Severability

Where a paragraph of these Contest rules is declared or judged illegal, unenforceable or invalid by a competent jurisdiction, the paragraph in question will be considered void, but all other unaffected paragraphs will be applicable to the extent permitted by law.

16. Language

Where there is a discrepancy between the English and French versions of the Contest rules, the French version shall take precedence.
