

PHILANTHROPIC CONTEST

What would you do with a \$100,000 donation?

1. CONTEST PERIOD

The Contest is organized by iA Financial Group (“Contest Organizer”) and will be held online in Canada at www.ia.ca/contest-ia-donations from September 15, 2021 at 9:00 AM until October 18, 2021 at 11:59 PM (“Contest Period”).

2. ELIGIBILITY

The Contest is open to all Canadian charitable organizations (“Charities”) that work in the health, education, social services or environment sector. The following persons may not enter the Contest: employees, representatives, and agents of the Contest Organizer or any person residing with them; subsidiaries of the Contest Organizer; suppliers of Contest prizes; suppliers of goods or services used as part of the Contest; any person directly involved in organizing the Contest; and members of the immediate families of the aforementioned parties (including father, mother, sibling, child, legal spouse, and common-law spouse).

3. HOW TO ENTER

No purchase is required. To enter, Charities must complete the entry form at www.ia.ca/contest-ia-donations during the Contest Period. A representative duly authorized by the Charity must complete the form and indicate the Charity name, Canada Revenue Agency registration number, and answer the questions appearing on the form. The representative must attach all required documents and click on “SEND” to complete the entry process.

Charities are limited to a single entry for the full duration of the Contest Period.

4. PRIZES

First prize: one (1) cheque for CA\$100,000.

Second prize: one (1) cheque for CA\$100,000.

Third prize: one (1) cheque for CA\$100,000.

Fourth prize: one (1) cheque for CA\$100,000.

Additional prizes: eight (8) cheques, each for CA\$10,000.

5. SUBMISSION REVIEW AND ANNOUNCEMENT OF THE WINNERS

Following the Contest Period, a committee established by the Contest Organizer will review the submissions entered in the Contest in accordance with predefined criteria and the following timetable:

- From October 19 to November 3, 2021: the committee selects twelve (12) finalists.
- From November 4 to 30, 2021: submissions will be organized into four (4) regions: Quebec, Ontario, North/Atlantic Canada, and Western Canada. There will be three (3) finalists for each region. The public is invited to vote for their favourite for each region online at www.ia.ca/contest-ia-donations. Charities may promote their submission in an effort to gain more votes.
- November 30, 2021: the committee compiles the votes. In the event of a tie, the winner is determined by random draw.
- In the week of December 9, 2021: the top four (4) winners are notified in person or by telephone. A message is sent by email to the eight (8) remaining Charities informing them that they will receive a \$10,000 donation by mail in the weeks ahead. The names of the Charities are also announced online at www.ia.ca/contest-ia-donations.

6. CHANCES OF WINNING

Each Contest entrant has one (1) chance of winning for the entire contest period.

7. PRIZE ACCEPTANCE

To be declared a winner, a Charity must:

- 7.1 Be contacted by telephone or email at the Contest Organizer's sole discretion. Once a winning Charity has been notified, it has five (5) days to claim its prize, failing which the Contest Organizer will select another winner.

Whenever a winning Charity is contacted by email, it must reply in compliance with instructions, as provided and as appropriate. Where a notification email cannot be delivered, the Contest Organizer may, at its sole discretion, contact the Charity by telephone or cancel the entry altogether.

Failure to comply with Contest rules or with prize-acceptance rules will result in a winning Charity's disqualification. Consequently, the Contest Organizer may, at its sole discretion, award first prize to the second prizewinner.

8. REVIEW CRITERIA

- 8.1 Charities must be registered as a charity with the Canada Revenue Agency.
- 8.2 Charities must operate in the health, education, environment or social services sectors.
- 8.3 Submitted projects must aim to enhance Canadians' quality of life and must indicate how the prize would help the charity provide direct aid to children, a component of their mission focused on helping children, or a program designed for children. **"Children" means individuals under 18 years old.**
- 8.4 The charities' primary mission may not be to provide support to other organizations, but work directly with the target population.
- 8.5 Submissions must indicate how prize money will be used to implement tangible initiatives with a start date in 2022 at the latest.
- 8.6 If an initiative can be transferred to other markets or organizations, this shall be considered an asset.
- 8.7 If an initiative shows innovation, this shall be considered an asset.

9. PRIZE DISTRIBUTION

- 9.1 **FIRST, SECOND, THIRD AND FOURTH PRIZES:** the \$100,000 donations may be paid as a lump sum or in instalments depending on the submission. The winning Charities and a Contest Organizer representative will sign an agreement stipulating that the prize money must be assigned in full to the submission.
- 9.2 **ADDITIONAL PRIZES:** the eight Charities that receive a donation of \$10,000 each are not required to assign their prize money to the submission entered into Contest. They may put these funds to good use as part of their regular operations.

10. GENERAL CONDITIONS

- 10.1 Verification. The Contest Organizer will verify contest entry forms. Any form containing an invalid or non-compliant email address or telephone number may be rejected, thereby annulling the Charity's entry in the contest and making it ineligible for a prize.
- 10.2 Disqualification. The Contest Organizer reserves the right to disqualify any entrant that enters or attempts to enter the Contest using methods that do not comply with these Contest rules or that are unfair to other entrants. Such entrants may be reported to the appropriate legal authorities.
- 10.3 Contest implementation. Any deliberate attempt to cause damage to the Contest web site or any related site or to impede the implementation of the Contest is a violation of civil and criminal law. In such cases, the Contest Organizer reserves the right to reject the entry of any entrant involved in such conduct and seek redress under the law.
- 10.4 Prize acceptance. Prizes must be accepted as specified in these Contest rules and may not be transferred, in whole or in part, to another party or substituted for another prize except as indicated below.
- 10.5 Limitation of liability: use of the prize. By entering this Contest, the winners release the Contest Organizer, any company, corporation, trust or legal entity controlled by or related thereto, its advertising and promotion agencies, and its employees, agents, and representatives ("Beneficiaries") from any and all liability that may result from acceptance or use of their prize.
- 10.6 Website. The Contest Organizer does not guarantee that the Contest web site or any related site will operate without interruption throughout the Contest Period or that it will be error-free.
- 10.7 Limitation of liability: Contest operation. The Beneficiaries cannot be held accountable for any malfunction of any computer component, software or communications line, any loss or lack of network communications or any faulty, incomplete, unintelligible or deleted communications by any computer or network that may limit or prevent any potential entrant from entering the Contest. Moreover, the Beneficiaries are not liable for any damage or loss that may occur, directly or indirectly, in whole or in part, from downloading any web page, software or other component or from transmitting any Contest-related data.
- 10.8 Changes to the Contest. Subject to approval by the Régie des alcools, des courses et des jeux, the Contest Organizer reserves the right, at its sole discretion, to modify, cancel or suspend this Contest, in part or in whole, if an adverse event occurs or if an attempt is made to undermine the administration, security, impartiality or operation of this Contest in accordance with these Contest rules.

Prize limit. In no case may the Contest Organizer be called on to award more prizes than required by Contest rules or to alter the awarding of any prize as required by the Contest rules.

Limitation of liability: Contest entry. Entrants that enter or attempt to enter this Contest release the Beneficiaries from any liability for any damage they may incur as a result of entering or attempting to enter the Contest.

Authorization. By entering this Contest, the prizewinners authorize the Contest Organizer and its representatives to use their name, photograph, image, voice, place of residence or prize-related statements for advertising purposes without any compensation.

Communications with Contest entrants. Communications with the prizewinners will comply with Contest rules and occur at the Contest Organizer's initiative.

Personal information. Entrants' personal information collected as part of the Contest will be used solely to administer the Contest. Communications, whether sales-related or not, that do not pertain to the Contest may not be sent to entrants without their consent.

Property. All entry forms and written statements are the property of the Contest Organizer and may not be returned to entrants.

Entrant identification. For the purpose of these Contest rules, the entrant is the person whose name is indicated on the entry form. Prizes are awarded to these persons whenever the Charity they represent are selected as prizewinners.

Contest Organizer's decision. All decisions made by the Contest Organizer or its representatives regarding this Contest are final and without appeal, subject to any decision made by the Régie des alcools, des courses et des jeux du Québec in any matter within its jurisdiction.

Disputes. Any dispute regarding the conduct or organization of a promotional Contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any dispute regarding the awarding of a prize may be submitted to the Régie des alcools, des courses et des jeux for the sole purpose of helping the parties reach a settlement.

- 10.9 Social networks. This Contest is not managed or sponsored by social networks or associated with them in any way. Any questions, complaints or comments regarding the Contest must be submitted to the Contest Organizer and not to any social network. Social networks, their affiliated entities, administrators, directors, agents, and employees are not liable for any claim resulting from or related to the organization of this Contest. However, by entering this Contest, entrants agree to respect the conditions and terms of use, contracts, and other policies and guidelines governing social network platforms and to release the Contest Organizer and the Beneficiaries from any liability for any damage resulting from the use of these platforms.
- 10.10 Severability. If any paragraph in these Contest rules is declared or judged to be illegal, unenforceable or invalid by a competent jurisdiction, the paragraph in question will be considered void. All other paragraphs will be applicable to the extent permitted by law.
- 10.11 Language. In the event of discrepancy between the English and French versions of the Contest rules, the French version will have precedence.
- 10.12 Limitation of liability: prize supplier. Upon receipt of their prizes, the prizewinners acknowledge that any subsequent prize-related obligation is the prize supplier's responsibility.
- 10.13 If iA Financial Group calls on a professional firm to deliver a prize, such firm is authorized to use personal information only for the purposes of delivering the prize.
- 10.14 For any questions regarding protection, use or transmission of personal information, please contact the Contest Organizer at:
iA Financial Group – Donation contest 2021
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