Contest Rules

1. Contest

The 2025-2026 RRSP-TFSA-FHSA Campaign contest (the "Contest") is held by Industrial Alliance Insurance and Financial Services Inc. and Investia Financial Services Inc. (the "Contest Organizer"). The Contest runs in Canada from November 1, 2025, at 9:00 am, to March 2, 2026, at 11:59 pm (ET) (the "Contest Period").

2. Eligibility

The Contest is open to Canadian residents of legal age in their province of residence on the day of the draw.

Employees of the Contest Organizer or any of its subsidiaries, financial security advisors or representatives under contract with the Contest Organizer or any of its subsidiaries, directors or officers of the Contest Organizer or any of its subsidiaries, or any person with whom any of the foregoing are domiciled, are not eligible to enter the Contest

3. How to enter

3.1 Automatic entry

First prize

Subject to their eligibility, any person who contributes to an eligible RRSP, TFSA or FHSA savings and retirement contract offered by **Industrial Alliance Insurance and Financial Services Inc.** by Individual Insurance, Savings and Retirement is automatically entered in this specific contest component (the "Entrant") through their contribution(s).

Second prize

Subject to their eligibility, any person who contributes to an **RRSP, TFSA** or **FHSA** individual savings and retirement contract issued by **IA Clarington Investments Inc.** or **Industrial Alliance Insurance and Financial Services Inc.** through an **Investia Financial Services Inc.** advisor is automatically entered in this specific contest component (the "Entrant") through their contribution(s).

Third prize

Subject to their eligibility, **an existing client of one of the Contest Organizer's companies or one of its subsidiaries** and who did not own a product with any of the companies listed in the two previous draws and who is contributing to a new **RRSP, TFSA** or **FHSA** issued by one of the companies listed in the two previous draws is automatically entered in this specific contest component ("Entrant") through their contribution(s).

Fourth prize

A person who completes one of the **RRSP, TFSA** or **FHSA** calculators on ia.ca or investia.ca and requests to receive their results by email is automatically entered in this specific contest component ("Entrant"); no purchase is necessary but certain conditions apply.

Fifth prize

Subject to their eligibility, any person who contributes to an eligible group retirement savings contract offered by Industrial Alliance Insurance and Financial Services Inc. is automatically entered in this specific contest component (the "Entrant") through their contribution(s).

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3.2 Written submission

It is also possible to enter the Contest for the first three prizes with no purchase required by submitting a 500-word text to the Contest Organizer.

For the first and third prizes

3.2.1 Industrial Alliance Insurance and Financial Services Inc.

Topic: "The importance of starting to save early for retirement"

Address: Industrial Alliance Insurance and Financial Services Inc.
Individual Savings and Retirement
1080 Grande Allée West
Quebec City, QC G1K 7M3

For the second prize

3.2.2 Investia Financial Services Inc.

Topic: "Why saving small amounts on a regular basis can make a big difference."

Address: Investia Financial Services Inc.
1080 Grande Allée West
Quebec City, QC G1K 7M3

For the fifth prize

3.2.3 IGroup Benefits and Retirement Solutions

Topic: "The advantages of investing in a group retirement savings plan"

Address: Industrial Alliance Insurance and Financial Services Inc.
Group Benefits and Retirement Solutions
1080 Grande Allée West
Quebec City, QC G1K 7M3

4. Entrant's personal information

For the purposes of this Contest, the Contest Organizer is required to collect personal information about the eligible Entrants. The Contest Organizer shall use this information for identification purposes for this Contest, including to notify Contest Winners. No advertising or other type of communication unrelated to this Contest will be sent to eligible individuals.

If the Contest Organizer retains the services of a company specializing in prize delivery, this company shall only be authorized to use the personal information for the purposes of delivering the prize.

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

5. Prizes

A total of five (5) prizes worth $5,000 each, for a total value of $25,000 (in Canadian currency) in prizes to be won ("the Prize"). Random draws will be held among all eligible Entrants.

The Prize must be accepted as awarded and may not be transferred to another person or exchanged. The Contest Winner also has the option of depositing the total value of the Prize as a contribution into one of the Contest Organizer's investment products.

Where the Contest Winner does not have an investment product with the Contest Organizer, an advisor from the Contest Organizer's distribution network will meet with the Contest Winner to choose one of the Contest Organizer's investment products. Where the Contest Winner is a client of the Contest Organizer, the winner shall meet with the distribution network advisor with whom they regularly do business to carry out the transaction. The Contest Organizer shall then make a lump-sum deposit of the amount won and provide the appropriate advice to the winner.

6. Draw

The five (5) random draws will be held at the Contest Organizer's head office, located at 1080 Grande Allée West, Quebec City, Quebec, G1K 7M3, and conducted by a person employed or mandated by the Contest Organizer from all eligible entries received during the Contest Period. The draws will take place on April 22, 2026, at 10:00 am (ET).

The draws may also be held virtually via the Contest Organizer's corporate Teams platform if circumstances prevent the draw from being held in person at the Contest Organizer's head office.

7. Odds of winning

First $5,000 prize

- Each person who contributes to an **RRSP, TFSA** or **FHSA** issued by **Individual Insurance, Savings and Retirement of Industrial Alliance Insurance and Financial Services Inc.** between **November 1, 2025 and March 2, 2026** has one (1) chance to win during the entire Contest Period, **but can double their chances if they make a contribution before December 31, 2025**. Contributing to multiple products or multiple times to products issued by Individual Insurance, Savings and Retirement of Industrial Alliance Insurance and Financial Services Inc. does not result in additional entries.
- This includes one-time contributions and those made by pre-authorized cheque (PAC) or pre-authorized debit (PAD).
- A no-purchase entry can also be submitted, as explained in point 3, "How to enter."

Second $5,000 prize

- Subject to eligibility, a person who contributes to an **RRSP, TFSA** or **FHSA** issued by **IA Clarington Investments Inc.** or **Industrial Alliance Insurance and Financial Services Inc.** through an **Investia Financial Services Inc.** advisor between November 1, 2025 and March 2, 2026 has one (1) chance to win during the entire Contest Period, **but can double their chances if they make a contribution before December 31, 2025**. Contributing to multiple products or multiple times to products issued by IA Clarington Investments Inc. or Industrial Alliance Insurance and Financial Services Inc. through an Investia Financial Services Inc. advisor does not result in additional entries.
- This includes one-time contributions and those made by pre-authorized cheque (PAC) or pre-authorized debit (PAD).
- A no-purchase entry can also be submitted, as explained in point 3, "How to enter."

Third $5,000 prize, awarded to an existing client of one of the companies

- An existing client of one of the companies is defined as follows:
  - At the time of the Contest, the person is already a client of one of the Contest Organizer's companies or one of its subsidiaries.
  - The person did not hold shares in any of the companies specified in the two previous draws.
  - The person contributes to a new **RRSP, TFSA** or **FHSA** issued by one of the companies specified in the two previous draws between November 1, 2025 and March 2, 2026.
- The person has one (1) chance to win during the entire contest period, **but doubles their chances if they make a contribution before December 31, 2025**. Making contributions to several products or contracts, or making several contributions, does not result in additional Contest entries.
- This includes one-time contributions and those made by pre-authorized cheque (PAC) or pre-authorized debit (PAD).
- A no-purchase entry can also be submitted, as explained in point 3, "How to enter."

Fourth $5,000 prize

- Each person who completes one of the calculators via the Industrial Alliance Insurance and Financial Services Inc. website (ia.ca) and sends the results to their primary email address between November 1, 2025 and March 2, 2026 has one (1) chance of winning during the entire contest period, **but doubles their chances if they send the results by email before December 31, 2025**. Eligible calculators include the Financial Compass, RRSP Calculator, TFSA Calculator, FHSA Calculator and Retirement Calculator. Certain conditions apply. Sending results more than once, or via different calculators or to different email addresses, does not result in additional Contest entries.

The odds of winning will depend on the total number of eligible entries at the end of the Contest Period.

Fifth $5,000 prize

- Each eligible person who contributes to a group RRSP, TFSA or FHSA offered by Industrial Alliance Insurance and Financial Services Inc. between January 13, 2026, and March 2, 2026, has one (1) chance to win during the contest period. Contributing to multiple group products or contributing multiple times to group products offered by Industrial Alliance Insurance and Financial Services Inc. does not result in additional entries.
- This includes one-time contributions and those made by pre-authorized cheque (PAC) or pre-authorized debit (PAD).
- A no-purchase entry can also be submitted, as explained in point 3, "How to enter."
- The odds of winning will depend on the total number of eligible entries at the end of the Contest Period.

8. Claiming the Prize

The Contest Organizer shall contact the Contest Winners by email or by phone to schedule a telephone meeting to discuss the Contest Winner's options and the steps to collect 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 and within a time limit, at a time agreed upon by both parties.

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

The Prize shall be awarded as follows, based on the option chosen by the Contest Winner:

(1) In the form of a cheque made out to the Contest Winner's name and mailed to their home address;

(2) In the form of a lump-sum deposit once the Contest Winner has met with a representative at a location agreed upon with the representative, where the representative shall give the Contest Winner appropriate advice for investing the sum. This meeting shall take place no later than Friday, May 22, 2026 at 5:00 pm (ET).

The Contest Winner shall be responsible for any and all taxes or other consequences resulting from their acceptance of the Prize.

9. Decisions and disputes

All decisions of the Contest administrators are final.

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, if an event or any human intervention that could corrupt or interfere with the administration, security, impartiality or conduct of the Contest were to occur, as provided for in these Contest rules. 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 one or more prizes other than in accordance with these Contest rules, without any liability whatsoever, where events beyond its control prevent it from continuing with the Contest as specified in these Contest rules.

11. Prize acceptance and substitution

The Prize may not be transferred, assigned, substituted or exchanged, in whole or in part, for a sum of money.

12. Limitation of liability

Entrants agree to these Contest Rules and release the Contest Organizer, its employees, agents, representatives and subsidiaries from any liability for any and all unforeseen financial or tax-related consequences, any damages, injury or loss they may incur due to their participation in the Contest and their acceptance, ownership and use of the Prize, or their refusal or failure to receive a Prize.

The Contest Organizer, its employees, agents, representatives and subsidiaries are released by the Entrants from any and all liability regarding: a) any malfunction, failure or problems related to computer or electronic equipment, software, networks, websites, the Internet or computers; b) any defective, incomplete or delayed computer transmissions; c) any lost, late, incomplete or erroneous entries; or d) any computer or electronic equipment tampering, theft, 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 documents 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 for 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 above.

Participation in the Contest, as well as Entrants' consent to participate in and comply with the Contest rules, are governed by the applicable laws of the province of Quebec and the federal laws of Canada. By participating, Entrants agree to submit to the exclusive jurisdiction of the courts of Quebec.

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.

iA Financial Group is a business name and trademark
of Industrial Alliance Insurance and Financial Services Inc.

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