



CONTEST RULES

1. Contest

The Get smart with term life insurance contest (the “Contest”) is held by Industrial Alliance Insurance and Financial Services Inc. (the “Contest Organizer”). The Contest runs in Canada from 9:00 am ET on October 30, 2024, to 11:59 pm ET on December 13, 2024 (the “Contest Period”).

2. Eligibility

The Contest is open to clients of the Contest Organizer who are Canadian residents of legal age in their province of residence at the time of the draw.

Employees of the Contest Organizer or its subsidiaries, as well as financial security advisors or representatives under contract with the Contest Organizer or its subsidiaries, and any persons residing with these employees, advisors or representatives, are not eligible to enter the Contest.

3. How to enter

The Contest is free to enter and no purchase is necessary. There is one way to enter:

a) By subscribing to the term life insurance newsletter

Subject to their eligibility, any person who subscribes to the term life insurance newsletter offered by the Contest Organizer during the Contest Period is automatically entered in the Contest (the “Entrant”).

By entering this contest, participants agree to be bound by the conditions stipulated in these contest rules.

4. Consent to the use of personal information

By entering the Contest, the Entrant authorizes the Contest Organizer to collect, for the purpose of identification, and use the Entrant’s full name, email address, city, postal code and telephone number and, if applicable, to provide this information to a specialized company for the purpose of conducting the draw and awarding the prize, if applicable.

For any questions regarding the protection, use or transmission of their personal information, Entrants are invited to consult the Privacy Notice: <https://ia.ca/protection-personal-information>.

5. Prize

The Contest winner will be awarded a Garmin watch valued at up to \$500. The Contest winner will be able to select the model (“the Prize”) of their choice, up to a maximum value of \$500. All eligible participants will be entered into a random draw.

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

6. Draw

The draw will take place on December 18, 2024, at 10:00 am (ET) at the Contest Organizer's head office, located at 1080 Grande Allée West, Quebec City, Quebec, G1K 7M3. Under the surveillance of a member of a professional order employed or mandated by the Contest Organizer, an officer designated for this purpose shall perform the draw from all eligible entries received during the Contest Period.

The draw 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

Each client who completes the subscription form during the Contest Period shall have one (1) chance to win for the entire Contest Period. Each Entrant is allowed one entry only.

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 person chosen by random draw via email or phone to schedule a telephone meeting to discuss the steps to collect the Prize.

The Prize shall be awarded as follows:

The Contest winner will choose their desired watch model on the website <https://www.garmin.com/>, and the Contest Organizer will order it and have it delivered to the postal address provided by the Contest winner. The Contest winner shall be responsible for any and all tax or other consequences resulting from their acceptance of the Prize.

9. Decisions and disputes

All decisions made by 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, 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 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 unrelated to the Contest winner, the Prize cannot be awarded as described.

12. Limitation of liability

Entrants agree to these Contest rules and release Industrial Alliance and Financial Services Inc., its employees, agents, representatives and subsidiaries from all 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 do so.

The Contest Organizer, its employees, administrators, directors, agents and representatives are released from any and all liability regarding any malfunction, failure or problems related to computer or electronic equipment, software, networks, the Internet or computers; any defective, incomplete or delayed computer transmissions; any lost, late, incomplete or erroneous entries; any computer or electronic equipment tampering, theft or failure and any 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. 13. Contest Winner's Authorization

The Contest winner authorizes the Contest Organizer to use their name, photo, place of residence, voice and/or likeness for publicity purposes, without any form of compensation other than the Prize, and agrees to allow the Contest Organizer to post this information across all media outlets, including but not limited to the Contest or Contest Organizer's website.

14. 14. Entry Materials and Communications

The Contest Organizer remains at all times the exclusive owner of all Contest entry materials and communications. Only the Contest winner shall be contacted by phone or email and informed of the terms and conditions for receipt of the Prize.

15. 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.

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.

16. 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.

17. Language

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