



## CONTEST RULES “For your child’s future”

### 1. Contest

The “For your child’s future” contest (the “Contest”) is held by Industrial Alliance Insurance and Financial Services Inc. (the “Contest Organizer”). The Contest runs online from 9:00 a.m. (EST) on June 13, 2016, to 5:00 p.m. (EST) on June 30, 2016 (the “Contest Period”).

### 2. How to Enter

Subject to eligibility, entrants can enter the Contest by registering their email address and province of residence in the appropriate fields on the contest entry page of the Contest Organizer’s website. Once registered, entrants will receive an email asking them to confirm their registration. Entrants will receive one (1) Contest entry.

Entrants can receive additional entries by inviting others to enter the Contest using a customized link. Each registration completed using a customized link gives entrants an additional five (5) Contest entries.

Entrants can only register once and are not permitted to use different email addresses. No purchase required.

### 3. Eligibility

This Contest is open to Canadian residents who have reached the age of majority in their province of residence at the time of the draw and who have at least one child who is eligible for the registered education savings plan as defined by the Government of Canada.

Entrants must declare that they have read and agree to the terms and conditions of the Contest.

Employees of and representatives under contract with the Contest Organizer and its subsidiaries, as well as persons residing with these employees or representatives, are not eligible for this Contest.

### 4. Prize

The Contest winner will receive a prize valued at \$2,500, paid in the form of a contribution to a registered education savings plan (RESP).

Where the Contest winner has already subscribed to an RESP for his or her child with Industrial Alliance Insurance and Financial Services Inc, the Contest Organizer shall make a lump-sum deposit of \$2,500 into the child's RESP.

Where the Contest winner has not subscribed an RESP with Industrial Alliance Insurance and Financial Services Inc., an advisor from the company’s distribution network shall meet with the Contest winner to subscribe one of Industrial Alliance Insurance and Financial Services Inc.'s RESP products. The Contest Organizer shall then make a lump-sum deposit of \$2,500 into the new RESP and provide the Contest winner with the appropriate advice.



## 5. Prize Draw

The Contest winner shall be drawn on at 2:00 p.m. on July 4, 2016 (EST) 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.

Chances of winning are dependent on the number of eligible entries received by the Contest Organizer during the Contest Period.

The Contest Organizer shall contact the Contest winner by email to schedule a telephone meeting.

## 6. Claiming 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.

If 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, he or she shall be disqualified and all his or her entries will be voided. Random drafts will be performed until the skill-testing mathematical question is correctly answered. That entrant shall then be declared the Contest winner.

The prize shall be awarded to the entrant who is declared the winner in the form of a lump-sum deposit once he or she has met with a representative at a location agreed upon by the representative and the Contest winner, where the representative shall give the Contest winner the appropriate advice regarding the investment of this sum in an RESP. This meeting shall take place no later than 5:00 p.m. (EST) on Friday, August 5, 2016. The Contest winner shall be responsible for any and all tax implications incurred by receipt of the prize.

## 7. Decisions and Disputes

All decisions of Contest administrators are final and binding.

However, residents of the Province of Quebec may submit any dispute regarding the conduct or organization of a promotional contest 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* only for the purpose of helping the parties reach a settlement.

The Contest organizer reserves the right to change the terms and conditions of the Contest or to cancel the Contest without prior notice, subject to approval by the *Régie des alcools, des courses et des jeux* with zero liability, where events out of its control prevent it from continuing the Contest, as described herein.

## 8. 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 to substitute a prize of equal value and nature, or a cash equivalent if, for whatever reason, the prize advertised cannot be awarded as described.



### 9. Limits of Liability

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Quebec City, Quebec G1K 7M3

## **15. Language**

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