

# CONTEST RULES

## 2016 RRSP Campaign: Fire up your Group RRSP

### 1. How to enter

Subject to eligibility as described in section 3, individuals can participate in the contest if, during the contest period, they:

- Make a minimum \$500 lump-sum contribution or transfer from another financial institution to their group registered retirement savings plan (RRSP) held by Industrial Alliance, Insurance and Financial Services Inc. (hereinafter referred to as “iA Financial Group”), subject to the terms and conditions in the contract;
- or
- Increase the amount of their regular contribution by at least 25% to their group RRSP held by iA Financial Group, subject to the terms and conditions of the contract (*For example, an entrant who is currently contributing \$60 per paycheque must make a contribution of at least \$75 per paycheque in order to be eligible for the contest (25% of \$60 = \$15 | \$60 + \$15 = \$75)*);
- or
- Open a group RRSP held by iA Financial Group, and make a payment to it subject to the terms and conditions of the contract.

If a person prefers to enter the contest by contributing to his group tax-free savings account (TFSA) held by iA Financial Group, if applicable, he can do so under the same conditions.

The person who makes a lump-sum contribution, transfers money or increases his contribution to a group RRSP or a group TFSA held by iA Financial Group will automatically be entered in the contest.

No entry form is required.

A lump-sum contribution can be made via My Client Space, on iA Financial Group’s secure site, via bank transfer or cheque sent to iA Financial Group.

Transferring from another financial institution as well as increasing the contribution rate via pre-authorized automatic bank withdrawal can be done by calling Customer Service at iA Financial Group (1-800-567-5670).

Increasing the contribution rate by pre-authorized automatic bank withdrawal and opening an RRSP account can be done by contacting one’s employer’s Human Resources Department.

**No purchase necessary.** To enter the contest without contributing to a group RRSP held by iA Financial Group, eligible entrants must clearly write by hand their name, complete address, telephone number, date and write a text of approximately 250 words on “The advantages of having becoming a member of a group RRSP”, and send everything in an envelope with sufficient postage to “Entry without contribution: Fire up your Group RRSP Contest”, Communications Department, 1080 Grande Allée West, PO Box 1907, Station Terminus, Quebec City, Quebec G1K 7M3. Entries without contribution must be must be postmarked no later than the last day of the contest, namely March 1, 2017, subject to becoming invalid. Upon receiving the letter, the contest entry shall be automatically registered and the person shall be given a chance to win. Entries obtained in this way are subject to the same terms and conditions as those that apply to other entries. Mechanical reproductions are not accepted. Entries become the property of iA Financial Group and shall not be returned to entrants.

**It is the responsibility of the eligible person to ensure that the method for entering the contest is appropriate, that he has completely understood the financial and tax implications by entering, where required, and, if not, that he shall seek the necessary advice from competent people.**

## **2. Contest period**

The contest is organized by iA Financial Group. It begins on January 1, 2017, and ends at 11:59 p.m. (Eastern Time) on March 1, 2017.

## **3. Eligibility**

The contest is open to members of a company, association or union that offers group RRSPs from iA Financial Group.

Participants must be residents of Canada who have reached the age of majority in their province or territory as of March 1, 2017.

Employees of iA Financial Group or one of its subsidiaries, as well as consultants or representatives bound by contract to iA Financial Group or one of its subsidiaries, and any person living with them, are not eligible for the contests.

## **4. Prizes**

- Two (2) payments of \$1 000 to be paid in the form of a bonus to the winner's group RRSP (group RRSP held with iA Financial Group)
- Two (2) iPads™ Air 2 with an approximate value of \$500

Four (4) winners will be selected randomly and will win one of the prizes mentioned above. The order in which the prizes shall be awarded is as follows: 1st winner = \$1,000/2nd winner = \$1,000/3rd winner = iPad/4th winner = iPad.

In addition to the prizes described above, a \$500 bonus paid to his group RRSP held by iA Financial Group shall automatically be given to the winner if, during the contest period, he visited the My Client Space, iA Financial Group's secure website.

There are no tax consequences for the winners as prizes are paid in the form of an RRSP bonus.

Prizes are neither exchangeable nor convertible into cash.

\*iPad is a trademark of Apple Inc.

## **5. Draw**

At the end of the contest period, a list of all participants in a group RRSP held with iA Financial Group having contributed to their group RRSP between January 1 and March 1, 2017, will be generated. An electronic selection of four (4) entries will be made randomly from this list. Next, a check will be carried out in the systems to ensure those selected are eligible based on the aforementioned criteria. The numeric order in which the entries will have been selected will determine the order for awarding the prize. In the event that the winner refuses the prize or does not meet the conditions set out in these contest rules, the prize will be awarded to the next person.

The electronic selection will be carried out by a duly appointed individual at 2:00 pm (Eastern Time) on March 13, 2015, at the head office of iA Financial Group, located at 1080 Grande Allée West, Quebec City, Quebec, G1K 7M3, under the supervision of a member of a professional order employed by or designated by iA Financial Group.

The chances of winning depend on the number of eligible entries received as of the close of the contest.

## **6. Claiming the prize**

An employee of iA Financial Group will contact winners via the telephone, e-mail or his employer. To be declared a winner, he must correctly answer a mathematical skill-testing question, without assistance and within a limited time period. If a contest participant incorrectly answers the mathematical question or cannot be reached by phone within two weeks of the draw, he will be disqualified and will lose their eligibility to receive the prize. The next eligible contest participant selected will then be contacted until an eligible participant is declared a winner in accordance with these contest rules.

iA Financial Group will deliver the prizes to the winner before May 12.

## **7. Decisions and disputes**

All decisions made by contest officials are final. However, any disputes regarding the conduct or organization of a promotional contest may be submitted for a ruling to the Quebec Régie des alcools, des courses et des jeux. Disputes regarding the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties to reach a settlement.

iA Financial Group reserves the right to change the contest rules or end the contest at any time, without notice, subject to approval from the Quebec Régie des alcools, des courses et des jeux, without liability, should events beyond its control prevent the contest from proceeding as described in this document.

## **8. Prize acceptance and substitution**

The prize must be accepted as awarded and may not be transferred to another person or substituted for another prize. However, if for reasons beyond their control and unrelated to the person selected, iA Financial Group is unable to award the prize, it reserves the right to award, at its sole discretion, a prize of the same nature and value, or the prize equivalent in cash.

## **9. Limit of liability**

Contest participants confirm their adherence to these contest rules and release iA Financial Group and its employees, agents, representatives and subsidiaries from all liability for any damages, injuries and losses they may incur from their participation in the contest, as well as from their acceptance, possession, use, refusal or failure to receive a prize. Contest participants release iA Financial Group and its employees, agents, representatives and subsidiaries from all liability for: a) any malfunction or breakdown or problems of any kind involving computer or electronic equipment, software, a network, an Internet site, the Internet, or a computer; b) faulty, incomplete or delayed computer transmissions; c) lost, delayed, incomplete or erroneous entries; d) tampering, thefts, defects or typographical errors in materials.

## **10. Winner's consent**

The winner consents to the use, if necessary, of his/her name, photograph, place of residence, voice and/or photo for publicity purposes, without any payment or compensation.

## **11. Entry documents and communications**

iA Financial Group shall remain at all times the exclusive owner of all the entry documents. No correspondence will be exchanged with contest participants. Only the winning participants will be contacted by phone and informed of how to obtain their prize.

## **12. Applicable laws**

The contest is subject to all applicable federal, provincial and municipal laws, and to these contest rules, which are available in both English and French from iA Financial Group.

## **13. Severability**

If a clause in these contest rules is declared or deemed to be illegal, unenforceable or invalid by a competent authority, the clause shall then be considered invalid, but all other clauses shall remain valid and shall be applied within the within the limits authorized by the law.

## **14. Personal information**

For this contest, iA Financial Group may collect personal information about contest participants, and it shall keep this information confidential. iA Financial Group shall use the information collected for identification purposes for this contest, in particular to inform participants who have won a prize. No commercial or other communications unrelated to this contest will be sent to participants.

If iA Financial Group uses the services of companies specializing in prize delivery, these companies will only be authorized to use the personal information for the purposes of delivering the prize.

For any questions about the use, protection or transmission of personal information concerning them, eligible participants can write to iA Financial Group at the following address:

iA Financial Group  
Communications Department  
1080 Grande Allée West  
PO Box 1907, Station Terminus  
Quebec City, Quebec G1K 7M3