

# CONTEST RULES

## RRSP Campaign: Fire up your Group RRSP or TFSA

### 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 RRSP or group TFSA held by iA Financial Group (Industrial Alliance, Insurance and Financial Services Inc.), 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 or group TFSA 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 or group TFSA held by iA Financial Group, and make a payment to it subject to the terms and conditions of the contract.

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 or ext. 5222).

Increasing the contribution rate by deductions at source can be done by contacting the Human Resources Department (1-844-268-6400, or ext. 6400).

Opening a group RRSP or group TFSA can be done online at [ia.ca/enrolnow](http://ia.ca/enrolnow) or by contacting Customer Service at iA Financial Group (1-800-567-5670 or ext. 5222).

**No purchase necessary.** To enter the contest without contributing to a group RRSP or a group TFSA 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 or group TFSA", and send everything in an envelope with sufficient postage to "Entry without contribution: Fire up your Group RRSP or TFSA Contest", Communications Department, 1080 Grande Allée West, PO Box 1907, Station Terminus, Quebec City, Quebec G1K 7M3. Entries without contribution 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 all employees of iA Financial Group and its subsidiaries, as well as their family members (spouse, parents, children, brothers and sisters). Employees of iA Auto and Home Insurance Inc. and its subsidiaries, as well as their family members, are not eligible for this contest as the conditions and provisions of the group RRSP and the group TFSA are different for this group.

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

## **4. Prizes**

- \$1,000 paid in the form of an RRSP bonus (or TFSA bonus)
- Thirteen (13) FitBit watches
- Four (4) paid vacation days (exclusive to employees of iA Financial Group)

Eighteen (18) 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 / winners two to fourteen = FitBit watch / winners fifteen to eighteen = paid vacation day.

A \$500 RRSP bonus (or TFSA bonus) shall automatically be given to the winner #1 if, during the contest period, he visited the My Client Space, iA Financial Group's secure website.

To ensure distribution of prizes Canada-wide, the secondary prizes shall be awarded as follows:

	Quebec and Halifax	Montréal	Toronto	Western Canada
FitBit watches	4	3	3	3
Paid vacation days	1	1	1	1

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.

## **5. Draw**

At the end of the contest period, a list of all participants in a group RRSP or group TFSA held with iA Financial Group having contributed between January 1 and March 1, 2017, will be generated. An electronic selection of eighteen (18) 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. 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.

## **8. 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.

## **9. 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.

## **10. 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.

## **11. 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.

## **12. 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.

## **13. 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