



CONTEST RULES “Contribute to an RRSP or TFSA”

1. Contest

This contest (the “Contest”) is held by Industrial Alliance Insurance and Financial Services Inc. (the “Contest Organizer”). The Contest shall be held in Canada from January 1, 2018, at 9:00 a.m., until March 7, 2018, at 11:59 p.m. (the “Contest Period”).

2. Eligibility

The Contest is open to Canadian residents of legal age in their province of residence at the time of the draw. Employees of, financial security advisors of, or representatives under contract with the Contest Organizer and its subsidiaries, as well as persons residing with these employees, advisors or representatives, are not eligible for the Contest.

3. How to Enter

Subject to eligibility, a person making contributions to a TFSA or an RRSP offered by the Contest Organizer during the Contest Period (the “Entrant”) is automatically entered in the Contest.

It is also possible to enter the Contest with no purchase required. To do so, in 500 words, explain: “The importance of starting to save early for retirement”. This text must be received by mail before the end of the Contest Period, at the following address:

Industrial Alliance Insurance and Financial Services Inc.
Individual Savings and Retirement
1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, Quebec G1K 7M3

4. Prize

A travel credit valued at \$4,000 (the “Prize”) shall be awarded by random draw.

The Contest Winner can also choose to deposit the total value of the Prize, in the form of a contribution in an investment product offered by the Contest Organizer. Where the Contest Winner does not have an investment product with the Contest Organizer, an advisor from the Contest Organizer’s distribution network shall meet with the Contest Winner to choose an investment product. Where the Contest Winner is a client of the Contest Organizer, the former shall meet with the distribution network advisor with whom he/she regularly does business to make the transaction. The Contest Organizer shall then make a lump-sum deposit of \$4,000 and provide the appropriate advice.

5. Draw

The Contest Winner shall be drawn at 2:00 p.m. on March 20, 2018 (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 Contest Organizer shall contact the Contest Winner by email or by phone to schedule a telephone meeting to discuss the Contest Winner's options and the steps to take to receive the Prize.

6. Chances of Winning

The Entrant shall have one (1) chance to win for the entire Contest Period. Making contributions in several products or contracts, or making several contributions does not result in additional Contest entries. Moreover, if the Entrant signs up for new preauthorized debits (PAC/PAD) during the Contest Period, he/she shall receive five additional Contest entries.

7. 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.

Where 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/she shall be disqualified and all his/her entries will be voided. A new random draw shall then be performed. Random draws shall be performed until the mathematical skill-testing question is correctly answered. That Entrant shall then be declared the Contest Winner.

Based on the Contest Winner's choice, the Prize shall be awarded as follows:

- (1) In the form of a travel credit from *Voyages Laurier du Vallon* travel agency (the "Travel Agency"). The Contest Winner shall be bound by the terms and conditions or restrictions specified by the Travel Agency when claiming the Prize.
- (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 the appropriate advice regarding the investment of this sum. This meeting shall take place no later than 5:00 p.m. (ET) on Monday, April 23, 2018. The Contest Winner shall be responsible for any and all tax implications incurred by receipt of the Prize.

8. 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* (the "Régie") for a ruling. Any dispute regarding the awarding of a Prize may be submitted to the Régie 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, with zero liability, where events out of its control prevent it from continuing the Contest, as described herein.

9. 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, 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 without any relationship to the Contest Winner, the Prize advertised cannot be awarded as described.

10. Limitation of Liability

Entrants release the Contest Organizer, its employees, administrators, directors, agents and representatives from any and all liability for damages resulting from their participation in the Contest.

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

11. Contest Winner Authorization

The Contest Winner authorizes the Contest Organizer to use his/her name, photo, place of residence, voice and/or likeness for publicity purposes, without any form of compensation other than the Contest Prize, and agrees to allow the Contest Organizer to publish this information on the Contest or Contest Organizer's website and on the Contest Organizer's social media.

12. Entry Materials 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 related to receipt of the Prize.

13. Applicable Legislation

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.

14. 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.

15. Personal Information

By entering the Contest, Entrants agree to the collection of their personal information by the Contest Organizer. Personal information shall be kept confidential. The Contest Organizer shall use this information for identification purposes related to this Contest, specifically to notify the Contest Winner, and for marketing purposes.

Where entrants have questions regarding the protection, use or transmission of their personal information, they are invited to contact the Contest Organizer at the following address:

Industrial Alliance Insurance and Financial Services Inc.
Communications Department
1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, Quebec G1K 7M3

16. Language

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