

# 2019 GROUP RRSP CONTEST RULES FOR iA EMPLOYEES

## 1. Contest

The 2019 Group RRSP Contest for iA Employees (“Contest”) is held by iA Financial Group (“Contest Organizer”) from January 1, 2019 at 09:00 AM (ET) to March 1, 2019 at 1:59 PM (ET) (“Contest Period”).

## 2. How to enter

Subject to eligibility, as indicated in section 3, all persons may participate in the Contest if, during the Contest Period, they:

- **Enrol** in a Group RRSP held at iA Financial Group and make a lump-sum payment (or bank transfer) subject to the terms and conditions of the contract;

OR

- **Make** a lump-sum contribution or a transfer from another financial institution to a registered retirement savings plan (RRSP) held at iA Financial Group (Industrial Alliance, Insurance and Financial Services Inc.) in an existing Group RRSP, subject to the terms and conditions of the contract.

If Contest entrants prefer to contribute to their Group Tax-Free Savings Account (“TFSA”) held at iA Financial Group, they may do so under the same conditions.

Registration in the Contest is automatic as soon as a lump-sum contribution or a transfer of savings is made to a Group RRSP or a Group TFSA held at iA Financial Group.

No entry form is required.

The fixed contribution can be made using the iA Financial Group mobile application or at the Customer Centre, on iA Financial Group’s secure site or by bank transfer or cheque sent to iA Financial Group.

Transfers from other financial institutions and premium-rate increases by pre-authorized bank levy can be made by calling iA Financial Group Customer Service (1-800-567-5670).

**No purchase required.** To enter the Contest without contributing to a Group RRSP held at iA Financial Group, eligible individuals must legibly write their name, full address, telephone number, the date, and approximately 250 words on “Why use or not use iA Financial Group’s mobile application.” The entry must be mailed in an envelope bearing sufficient postage to Participation without Membership – Group RRSP Contest, Communications Service, 1080 Grande Allée West, PO Box 1907, Terminus Branch, Quebec City, Quebec G1K 7M3. Non-paying entries must be postmarked no later than the last day of the Contest, that is, March 1, 2019 (entries with later postmarks shall be disqualified). Upon receipt of the letter, participation in the Contest shall be automatically registered, providing the entrant with a chance to win. Registrations thus obtained are subject to the same conditions as applied to the two other registration procedures. Mechanical reproductions are not accepted. Entries become the property of iA Financial Group and may not be returned to entrants.

**It is the responsibility of eligible participants to ensure that their participation method in the Contest is appropriate and that they understand the financial and fiscal impacts (if any) of their participation; if not, it is their responsibility to seek advice from appropriate parties.**

### **3. Eligibility**

The Contest is open to every employee of iA Financial Group, including subsidiaries, who has the possibility of contributing to a Group RRSP (Contract #05875) or a Group TSFA (Contract #12065).

To be eligible, participants must be residents of Canada and have reached the age of majority in their province or territory of residence as of March 1, 2019.

The spouses and family members of employees of iA Financial Group or any of its subsidiaries or advisors or representatives who are contractually bound to iA Financial Group or any of its subsidiaries or any persons with whom they are domiciled are not eligible for participation in the Contest.

The presidents, vice-presidents and executive vice-presidents of iA and its subsidiaries, as well as the members of the iA Board of Directors and the chair of the Contest committee, are not eligible to enter the Contest.

Employees and directors of Industrial Alliance Auto and Home Insurance Inc. (iAAH) are also not eligible to enter the Contest.

### **4. Prizes**

(a) An amount corresponding to a value equal to all lump-sum contributions or transfers made between January 1, 2019 and March 1, 2019 by the winner, up to a maximum of \$ 1,000;

(b) Two prizes of a one-day vacation leave.

Each prize must be accepted as awarded and may not be transferred to another person or substituted or exchanged for cash.

However, if the Contest Organizer is unable to award the prize as described herein for reasons beyond its control and in no way related to the winner, it reserves the right, at its discretion, to award a prize of similar type and value or the cash value of the prize.

### **5. Draw**

At the close of the Contest period, a list of all participants who have subscribed or contributed to a Group RRSP held at iA Financial Group shall be generated.

An electronic selection of three entrants shall be made at random. An audit shall be performed within the systems to ensure the eligibility of the persons who are selected, in accordance with the aforementioned criteria.

The entrant whose name is drawn first at random will win the awarded sum up to \$1,000; the second and third entrants whose names are drawn will each be awarded one day of vacation leave.

The electronic selection shall be conducted by an officer appointed for this purpose on April 12, 2019 at 2:00 PM (ET) at the iA Financial Group head office, located at 1080 Grande Allée 3 Ouest, Quebec City,

Quebec, G1K 7M3, under the supervision of a member of a professional order employed or mandated by the company.

The probability of winning depends on the number of eligible entries at the close of the Contest.

## **6. Claiming prizes**

Each winner will be contacted by the Contest Organizer or an iA Financial Group employee by e-mail or telephone.

To be declared a winner, the entrant must answer correctly, without assistance, and within a given time frame, a mathematical skill-testing question. In the event that a participant answers the mathematical skill-testing question incorrectly or cannot be contacted within two weeks following the draw, he or she will be disqualified and lose the right to claim the prize. The next selected eligible entrant will be contacted until an eligible entrant is declared a winner in accordance with the rules herein.

iA Financial Group will award the prizes to the winners by May 10, 2019.

Each winner will be responsible for any tax-related or other consequences that may arise from acceptance of the prize.

## **7. Decisions and disputes**

All decisions made by Contest officials are final.

iA Financial Group reserves the right to change Contest rules or terminate the Contest at any time without prior notice and without any liability if events beyond its control prevent it from administering the Contest as described herein.

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

Prizes must be accepted as awarded and may not be transferred to another person or substituted for other prizes or exchanged for cash. If, however, for reasons beyond its control and in no way related to the person selected for the prize, iA Financial Group cannot award the prizes, iA Financial Group reserves the right to award, at its discretion, prizes of similar nature and value or cash equivalents.

## **9. Limited liability**

Contest participants agree to the rules herein and release iA Financial Group, its employees, its agents, and its subsidiaries from all liability for any unforeseen financial or tax-related consequences, damages, injuries or losses they may incur due to their participation in the Contest or due to their acceptance, possession, use, refusal or failure to receive a prize.

Persons entering the Contest release the Contest Organizer, its employees, its agents, its representatives, and its branches from all liability for: (a) any malfunctions, failures or difficulties with respect to computer equipment, electronic equipment, software, networks, and the Internet; (b) any defective, incomplete or delayed computer transmissions; (c) lost, late, incomplete or erroneous entries; (d) any computer-equipment tampering, theft or failure; and (e) typographical errors.

## **10. Winners' authorization**

The winning entrants authorize the Contest Organizer to use their name, photograph, place of residence, voice and/or image for publicity purposes, without any form of compensation. Furthermore, they authorize

the Contest Organizer to posting this information on the iA web site, the Contest Organizer's portal and related publications, and the iA Intranet.

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

The Contest Organizer remains, at all times, the exclusive owner of all entry documents. Only the winning entrants will be contacted by telephone or e-mail and informed as to how to claim the prize.

### **12. Personal information**

By entering this Contest, participants also agree that the Contest Organizer may collect personal information about them. All personal information will be treated in a confidential manner. The Contest Organizer will use this information for identification purposes as part of the Contest, including notifying winning entrants.

No advertising content or other type of communication unrelated to the Contest shall be sent to participants.

For any questions regarding the use, protection or transmission of personal information, please write to the Contest Organizer at the following address:

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

### **13. Applicable laws**

The Contest is subject to all applicable federal, provincial, and municipal laws and regulations as well as to the rules herein, which are available from iA Financial Group in English and French on demand.

Participation in the Contest and compliance with the Contest rules are governed by the laws of the Province of Quebec and the federal laws of Canada applicable therein. By entering the Contest, participants agree to submit to the exclusive jurisdiction of the courts of Quebec.

### **14. Severability**

If a section of the rules herein is declared or deemed by a competent authority to be illegal, unenforceable or invalid, it shall be considered null and void, but all other unaffected sections shall be applicable to the extent permitted by law.

### **15. Language**

In the event of discrepancy between the French and English version of the rules, the French version shall prevail.