

# 2019 RRSP CONTEST RULES

## 1. How to enter

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

- **Open** a group RRSP held by iA Financial Group and make a payment to it subject to the terms and conditions of the contract;

or

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

or

- **Double** their regular contribution (increase of 100%) 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 increase the contribution to at least \$120 per pay to be eligible to enter the contest (100% of the \$60 = \$60 | 60 + 60 = 120).*)

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

The person who makes a lump-sum contribution, transfers money, increases their contribution amount or opens and contributes to a group RRSP or 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 iA Financial Group’s mobile app, in My Client Space (iA Financial Group’s secure site), by bank transfer or cheque sent to iA Financial Group.

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

Increasing the contribution rate by pre-authorized salary deduction and opening an RRSP account can be done by contacting the 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 handwrite their name, complete address, telephone number and the date, and write a text approximately 250 words long on “Why use or not use iA Financial Group’s mobile app” and send everything in an envelope with sufficient postage to “Entry without contribution: Group RRSP 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, 2019, failing which it will be invalid. Upon receipt of the letter, the contest entry will be automatically registered and entitle the eligible person to one chance to win. All such entries will be subject to the same terms and conditions as all other entries. Mechanical reproductions are not accepted. Entries become the property of iA Financial Group and will not be returned to entrants.

**It is the eligible person's responsibility to ensure that the contest entry method is suitable, that he or she has fully understood the financial and tax implications of entering, where applicable, and, if not, that he or she seeks the necessary information from competent people.**

## **2. Contest period**

The contest is organized by iA Financial Group. It opens January 1, 2019, at 00:00 (Eastern time) and closes on March 1, 2019, at 23:59 (Eastern time).

## **3. Eligibility**

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

To be eligible, entrants must be Canadian residents who have reached the age of majority in their province or territory as of March 1, 2019.

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 contest.

## **4. Prizes**

- A bonus in the winner's group RRSP (group RRSP held with iA Financial Group) of a value equal to all lump-sum contributions or transfers made from January 1 to March 1, 2019, up to a maximum of \$3,000.
- A \$1,000 RRSP bonus for plan members who double their regular contributions from January 1 to March 1, 2019.

There are no tax consequences for the winners as prizes are paid in the form of an RRSP bonus. As a result, the bonus will not affect your annual contribution limit and no receipt will be issued for income tax purposes.

Prizes are neither exchangeable nor convertible into cash.

## **5. Draw**

At the end of the contest period, two lists of all participants in a group RRSP held with iA Financial Group who have contributed (a) to or doubled their contributions (b) to their group RRSP between January 1 and March 1, 2019, will be generated. An electronic selection of two (2) entries will randomly be made from this list. Next, a check will be carried out in the systems to ensure those selected are eligible based on the aforementioned criteria. Prizes will be awarded randomly by the system. In the event 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 in the selection order.

The electronic selection will be carried out by a duly appointed individual at 2:00 p.m. (Eastern Time) on April 12, 2018, 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 period.

## **6. Claiming the prize**

An employee of iA Financial Group will contact winners by telephone, by email or through their employer. To be declared a winner, the entrant must correctly answer a mathematical skill-testing question without assistance and within a limited time period. If an entrant responds incorrectly to the mathematical skill-testing question or cannot be reached by phone for two weeks following the draw, their eligibility and right to receive the Prize will be forfeited. The next eligible entrant selected will then be contacted until an eligible entrant is declared the winner in accordance with these contest rules.

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

## **7. Decisions and disputes**

All decisions by contest officials are final. However, any disputes regarding the organization or conduct of a promotional contest may be submitted to Régie des alcools, des courses et des jeux du Québec for a ruling. Disputes regarding the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties 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 Régie des alcools, des courses et des jeux du Québec, without liability, should events beyond its control prevent it from proceeding as described in this document.

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

Prizes must be accepted as awarded and may not be transferred to another person or substituted for another prize. However, if for reasons beyond its 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**

Persons entering the contest confirm their acceptance of these rules and release iA Financial Group and its employees, agents, representatives and subsidiaries from all liability for any unexpected financial or tax consequences, damage, injury or loss they may incur resulting from their participation in the contest, as well as from the acceptance, possession, use, or refusal of or failure to receive a prize. Persons entering the Contest release iA Financial Group and its employees, agents, representatives and subsidiaries from all liability for: a) any malfunction, failure or problem of any kind involving computer or electronic equipment, software, a network, a website, the Internet or a computer; b) faulty, incomplete or delayed computer transmissions; c) lost, delayed, incomplete or erroneous entries; d) any equipment tampering, thefts, defects or typographical errors.

## **10. Winner's authorization**

Winners authorize iA Financial Group to use, if necessary, their name, photograph, place of residence, voice or image for publicity purposes, without any compensation.

## **11. Contest entries and communications**

iA Financial Group remains at all times the exclusive owner of all entry documents. No correspondence will be exchanged with contest entrants. Only the winners will be contacted by telephone and informed of the conditions for obtaining their prizes.

## **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 section of these contest rules is declared or deemed illegal, unenforceable or invalid by a competent authority, then that section will be considered invalid, but all other sections will remain valid and be enforced within the limits of the law.

## **14. Personal information**

As part of the current contest, iA Financial Group is obligated to collect personal information about eligible participants, and it will keep this information confidential. iA Financial Group will use the information collected for identification purposes for this contest, particularly to notify the winning participants. No advertising or other communication not related to this contest will be sent to eligible people.

If iA Financial Group retains the services of specialized firms to deliver the prize, such firms will be authorized to use personal information only for the purposes of delivering the prize.

For any question concerning the protection, use or transmission of personal information, entrants may 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