

"TELL US YOUR STORY" CONTEST OFFICIAL RULES

1. CONTEST PERIOD

This contest will be conducted by iA Financial Group. The contest will be run in Canada and in the United States on the Internet via ia.ca/125years or ia.ca/125ans from March 20, 2017, at 9:00 a.m. up to April 21, 2017, at 11:59 p.m. (the "Contest Period").

2. ELIGIBILITY

The contest will be open only to the active and retired employees of iA Financial Group, including the subsidiaries. To be eligible, the email address used must be the iA Financial Group or subsidiary address, except for retirees, who may use a personal address.

3. HOW TO ENTER

To enter, you just have to complete the entry form available on ia.ca/125years or ia.ca/125ans during the Contest Period, including all the required fields.

The employee is required to tell a story or anecdote in connection with iA Financial Group or a subsidiary. The story must be real. It must be a personal story and it cannot be another individual's story.

Throughout the Contest Period, entrance shall be limited to one entry per employee.

4. PRIZES

One (1) travel package for two, for a value of \$7,500. The winner may choose one of the three (3) separate travel packages described hereunder. The prizes are deemed to be taxable benefits in accordance with the laws. The winner will receive a T4 for the prize value.

The prizes are non-cashable, non-transferable and non-redeemable. The winners must accept the prize as described.

The choice of package must be confirmed before August 31, 2017.

Option 1: Get Ready for Adventure in Hawaii

The travel package includes the following:

- International economy class flights between Montreal and Honolulu with Air Canada
- International economy class flights between Maui and Honolulu with Air Canada
- Domestic flight between Honolulu and Maui
- 5 nights at the Shoreline Hotel Waikiki, standard room with a city view
- 5 nights in the Napoli Shores Maui by Outrigger, standard studio with a garden view
- Convertible car rental in Honolulu
- SUV rental in Maui
- Scheduled tours
- CAD \$500 in out-of-pocket money for personal expenses
- Airport taxes

Tour details:

- Honolulu: Diamond Head crater Adventure (trekking)
- Pearl Harbor and USS Arizona Memorial visit
- Helicopter flight over Oahu
- Maui: Cruise and swimming with mask and snorkel in Molokini

Expenses to be paid by the client: Travel insurance/Out-of-pocket expenses/Passport/Tips.

The approximate travel package value is based on an average value with respect to the portion matching the round-trip economy class flight from Montreal to Honolulu and Maui to Montreal. Description for information purposes only. The package price is subject to change when booking. Terms and conditions: No other promotion or rebate can be matched with this suggested travel package. Validity: One year from the draw date. This promotional certificate is non-refundable, non-transferable and unassignable. It can be redeemed for a travel credit with Voyages Laurier Du Vallon for a value of \$7,500, taxes included, applicable to all vacation and cruise packages. Subject to package availability upon booking. Must be used in a single travel.

Option 2: Dream Cruise in the Mediterranean

The travel package includes the following:

- Round-trip economy class flights, Montreal-Rome
- Cruise aboard the Celebrity Reflection from Civitavecchia (Rome)
- Inside cabin, 10 nights
- Round-trip transfers
- All meals and beverages included (excluding specialty restaurants)
- CAD \$500 in out-of-pocket money for personal expenses
- Hotel, airport and harbour taxes

Itinerary:

- Day 1 – Departure from Montreal – Rome, Italy. Cruise ship boarding
- Day 2 – Messina, Italy
- Day 3 – Valletta, Malta
- Day 4 – At sea
- Day 5 – Mykonos, Greece
- Day 6 – Rhodes, Greece
- Day 7 – Santorini, Greece
- Day 8 – Piraeus, Greece
- Day 9 – At sea
- Day 10 – Napoli, Italy
- Day 11 – Rome, Italy. Departure for Montreal

Expenses to be paid by the client: Travel insurance/Out-of-pocket expenses/Passport/Tips.

The approximate travel package value is based on an average value with respect to the portion matching the round-trip economy class flight from Montreal to Rome. Description for information purposes only. The package price is subject to change when booking. Terms and conditions: No other promotion or rebate can be matched with this suggested travel package. Validity: One year from the draw date. This promotional certificate is non-refundable, non-transferable and unassignable. It can be redeemed for a travel credit

with Voyages Laurier Du Vallon for a value of \$7,500, taxes included, applicable to all vacation and cruise packages. Subject to package availability upon booking. Must be used in a single travel.

Option 3: Excitement in Costa Rica

The travel package includes the following:

- International economy class flights between Montreal and Liberia with Sunwing
- 5-star Dreams Las Mareas: Junior suite accommodation, jungle mountain view
- All meals and beverages included at the hotel
- Hotel round-trip transfers
- Scheduled tours
- Hotel and airport taxes

Tour details:

- Borinquen Expedition: Ziplining and soaking in hot springs
- Buena Vista Combo: Rain forest adventure, canopy trekking, natural water slide, horseback riding, swimming
- Rafting on Rio Pacuare: 2-day, 1-night rafting
- Surf private lessons

Expenses to be paid by the client: Travel insurance/Out-of-pocket expenses/Passport/Tips.

The approximate travel package value is based on an average value with respect to the portion matching the round-trip economy class flight from Montreal to Liberia. Description for information purposes only. The package price is subject to change when booking. Terms and conditions: No other promotion or rebate can be matched with this suggested travel package. Validity: One year from draw date. This promotional certificate is non-refundable, non-transferable and unassignable. It can be redeemed for a travel credit with Voyages Laurier Du Vallon for a value of \$7,500, taxes included, applicable to all vacation and cruise packages. Subject to package availability upon booking. Must be used in a single travel.

Flight details shall be determined between the winner and iA Financial Group (or Voyages Laurier Du Vallon) upon the prize award and travel package selection.

5. DETERMINATION OF WINNERS

When enrolments are complete, an enrolment analysis will be completed by a committee who will select the 10 best stories or anecdotes based on pre-established criteria.

Employees and retired individuals may thereafter, between May 8 and May 19, 2017, vote for their preferred story or anecdote. The individual with the largest number of votes will be declared a winner on May 29, 2017.

Selected stories will be translated and posted anonymously to avoid influencing the vote. The names of the "storytellers" will be released upon winning story announcement.

6. WINNING ODDS

All the employees who complete the form and share their story or anecdote in connection with iA Financial Group will get a chance to win. The winner will be contacted directly by a 125th Celebrations Committee member.

7. TAX INFORMATION

Under the Income Tax Act, the prize offered by iA Financial Group is considered a taxable benefit. The fair market value of the benefit will be added to the employee's income and will be subject to income tax source deduction.

The following example shows the taxable benefit calculation for an employee upon receiving the prize, based on a tax rate of 25%:

Prize value of \$7,500	Tax rate of 25%	Amount for employee = \$1,875
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In this example, the travel package, valued at \$3,750 per person, would cost \$937.50 per person, tax included.

We understand that certain employees would prefer not to incur this kind of income tax expense. The winner may therefore elect to instead receive a gift certificate for the amount of his or her choice, up to maximum of \$7,500. This gift certificate will be subject to the conditions listed in section 54 above.

Frequently Asked Questions

Can I tell the story of someone else?	No. We want to know about YOUR story.
Can the story be fictitious?	No. It must be real.
May I tell more than one story?	No. Tell your best story.
May I enroll several times with the same story?	No. This is not a draw.
Are subsidiaries included?	Yes. All the iA Financial Group's employees can enroll.
Can retired employees enroll?	Yes, absolutely!
What kind of story will you select?	It does not matter: Funny, heart-warming... the Committee will select their favourites.
Why only 200 words?	We want a limitation so that the core stories are told. You should be brief and to the point!
What if it does not pertain to iA and it is a good story?	If the story has no connection with iA, it cannot be considered.