

“EARN A CHANCE TO WIN A DREAM VACATION” OFFICIAL CONTEST RULES

1. CONTEST PERIOD

The Contest will be conducted by iA Financial Group (the “Contest Organizers”). The Contest will be run in Canada on the Internet via ia.ca/125 from March 6, 2017 at 9 am up until December 14, 2017 at 11:59 pm (the “Contest Period”).

2. ELIGIBILITY

The Contest will be open to all the holders of a product from Industrial Alliance Insurance and Financial Services or from any of their subsidiaries (operating under the name iA Financial Group), across the range of all services or products, who reside in Canada, excluding the Contest Organizers’ employees, representatives and agents, their affiliates, their advertising and promotion agencies, the suppliers of prizes, materials or services used as part of this advertising contest or any other stakeholder directly involved in the conduct of this Contest, and also excluding their immediate family members (father, mother, sisters, brothers, children), their spouses or common law partners and any other individuals living with these employees, representatives and agents.

3. HOW TO ENTER

No purchase is required. To enter, you just have to complete the entry form on ia.ca/125 during the Contest Period. An entrant shall complete the said form and is required to show the entrant’s first name, family name, email address, phone number, birth date and the product purchased from Industrial Alliance Insurance and Financial Services or from any of their subsidiaries. An entrant may also show the policy number and representative’s name. Although this information is optional, the entrants will be asked for it to validate their eligibility for prize awards. The entrants shall click on “SEND” to finalize their entry.

Throughout the Contest Period, entrants shall be limited to one entry per email address per person.

4. PRIZES

Three (3) travel packages for two, for a value of \$12,500 each, will be drawn randomly throughout the year. The winners will be able to choose between three (3) different travel packages as follows:

Option 1: French Polynesia Dream Vacation

The package includes the following:

- International economy class flights between Montreal and Los Angeles with Air Canada
- International economy class flights between Los Angeles and Papeete with Air France
- Flights between Tahiti, Moorea and Bora Bora
- 4 nights in Moorea at the Moorea Pearl Resort in a garden pool bungalow
- 4 nights in Bora Bora at the Bora Bora Pearl Beach Resort & Spa in a bungalow built on piles
- 1 night in Tahiti at the Manava Suite in a garden room
- 1 night when returning to Los Angeles at the Crowne Plaza Los Angeles-International Airport
- All breakfasts
- Suppers in Moorea and Bora Bora
- All transfers
- Airport taxes

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 Papeete. 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 \$12,500, taxes included, applicable to all vacation and cruise packages. Subject to package availability upon booking. Must be used in a single travel.

Option 2: Safari in Tanzania

The package includes the following:

- International economy class flights between Montreal and Kilimanjaro
- Domestic flight from Arusha to Zanzibar
- Hotel or lodge accommodation, 8 nights
- Visits, tours and meals included in the package
- Local tour guide-driver
- All transfers
- Airport taxes

Itinerary:

- Day 1 – Kilimanjaro Airport – Arusha
- Day 2 – Arusha – Tarangire – Karatuu: Safari in the Tarangire National Park
- Day 3 – Karatuu – Serengeti: Discovery of the Serengeti National Park
- Day 4 – Serengeti: Safari in the Serengeti National Park
- Day 5 – Serengeti – Ngorongoro: Safari in a 4x4 in the Ngorongoro Crater
- Day 6 – Ngorongoro-Arusha-Zanzibar: Transfer and flight to Zanzibar
- Days 7-8 – Zanzibar: days off
- Day 9 – Zanzibar

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 Kilimanjaro. 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 \$12,500, taxes included, applicable to all vacation and cruise packages. Subject to package availability upon booking. Must be used in a single travel.

Option 3: A Secluded Place in Australia

The package includes the following:

- International economy class flights between Montreal and Sydney with Delta
- 4-star hotel accommodation during the stay
- Sydney: The Grace Hotel, superior room, 4 nights
- Ayers Rock: Desert Garden Hotel, room with garden view, 3 nights
- Cairns: Novotel Cairns Oasis Resort, standard room, 3 nights
- Visits, tours and meals included in the package
- \$CA 1,000 for out-of-pocket personal expenses
- All transfers
- Airport taxes

Itinerary:

- Day 1 - Sydney
- Day 2 - Sydney: City tour followed with a lunch cruise in the Bay
- Day 3 - Sydney: Blue Mountains (National Park) tour
- Day 4 - Sydney: Surf classes at the famous Bondi Beach
- Day 5 - Sydney-Ayers Rock: "Sounds of Silence" dinner under the stars
- Day 6 - Ayers Rock-Uluru: Treck tour at the Uluru Base
- Day 7 - Ayers Rock-Kata Tjuta: Tour in the Kata Tjuta Park
- Day 8 - Ayers Rock-Cairns: Day off
- Day 9 - Cairns: Grand Coral Barrier (diving, boat tour)
- Day 10 - Cairns: Tour in the Daintree Forest
- Day 11 - Return

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 Sidney. 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 \$12,500, 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 prize award and package selection.

If none of the above options is suited, the winner will have the option to take a travel credit for the amount of \$12,500, taxes included, and shall use it by December 31st, 2018.

5. DRAWS

The draws shall be held at three (3) separate times in the year, i.e. May 5, 2017, at 12 pm; September 15, 2017, at 12 pm; and December 15, 2017, at 12 pm. The winners will be announced one week after the respective draws.

6. WINNING ODDS

Each Industrial Alliance product holder entering the Contest will get a chance to win throughout the entire Contest Period. The same individual cannot win twice. Entries will accrue throughout the Contest Period.

7. HOW TO CLAIM PRIZES

To be declared a winner, an entrant shall:

7.1 Be reached via phone or email, at the entire discretion of the Contest Organizers. Once reached, the entrants will have to claim their prizes within a maximum five (5) day period. In the event a client does not claim a prize within the allotted time, the Contest Organizers will select another entry. To be declared a winner, an entrant shall provide the policy number and agree to authorize iA Financial Group to use the entrant's name on iA website. Prizes will be mailed to winners in a cheque form. The winners will be contacted by Voyages Laurier Du Vallon to receive their prizes and determine prize details.

In the event the winners are reached via email, they shall respond and comply with instructions provided, as applicable. In the event of a prize notification email followed with a response to the effect that a message could not be delivered, the Contest Organizers may, at their entire discretion, disqualify entrants or try to reach them via phone.

Should any of the conditions described in these rules not be complied with or failing acceptance of their prizes, the winners shall be disqualified. In such an event, the Contest Organizers may, at their entire discretion, cancel the prize or complete another draw among the entrants for the applicable weekly draw until an entrant is selected and declared a winner.

8. GENERAL TERMS AND CONDITIONS

8.1 Verification. The entry forms are subject to verification by the Contest Organizers. Any entry form including an invalid or otherwise non-compliant email address or phone number can be rejected and shall not be eligible, as applicable, for entry or prize award.

8.2 Disqualification. The Contest Organizers reserve the right to disqualify an entrant or cancel an entry should such an entrant enrol or try to enrol in this Contest using means which are not compliant with these rules or so as to be unfair towards the other entrants. Such an entrant could be reported to legal authorities having jurisdiction.

8.3 Conduct of the Contest. Any attempt at deliberately compromising the Contest website and/or any other related site or at sabotaging the legitimate conduct of the Contest shall constitute a violation of civil and criminal laws. In the event of such attempts, the Contest Organizers reserve the right to reject an entry and seek remedies under the law.

8.4 Prize Acceptance. Prizes shall be accepted as described in these Contest Rules and cannot in any way be transferred, in whole or in part, to any other individual or substituted with any other prize, subject to the following. In the event of a specific situation where a winner cannot accept a prize as posted, the prize value will be awarded as a travel credit for the amount of \$12,500, taxes included.

8.5 Prize Substitution. Should it be impossible, for the Contest Organizers, to award a prize as described in the Contest Rules, the Contest Organizers reserve the right to award a prize of the same nature and with an equivalent value or, at their entire discretion, the prize monetary value stated in the Contest Rules.

8.6 Liability Limitation: Use of a Prize. Any winner enrolled in this Contest shall hold the Contest Organizers, or any company, partnership, trust or any other legal entity controlled by or related to them, their advertising and promotion agencies, and their employees, agents and representatives (the "Beneficiaries") free from any damages a winner could incur by accepting or using a prize.

8.7 Website Operation. The Contest Organizers do not guarantee in any way that the Contest website or any other related online site will be accessible or in operation without any disturbance for the Contest Period or that the sites are free from errors.

8.8 Liability Limitation: Contest Operation. The Beneficiaries are free from any liability due to the wrong operation of any computer component, software or communications line in connection with the loss or lack of network communications or with any failed, incomplete, unintelligible transmission or any transmission erased by any computer or network and which can limit, for any individual, a possible Contest entry or prevent this individual from entering the Contest. The Beneficiaries are also free from any liability for any damages or losses that can be caused, directly or indirectly and in whole or in part,

by any webpage, software or other downloading and by the release of any information with respect to Contest entry.

8.9 Contest Amendment. The Contest Organizers reserve the right, at their entire discretion, to cancel, terminate, amend or suspend this Contest in whole or in part should an event or any human action occur and alter or influence the Contest administration, security, objectivity or conduct as provided in the Contest Rules, subject to the Régie des alcools, des courses et des jeux du Québec's approval, as required.

Prize Limitation. In any event, the Contest Organizers cannot be required to award more prizes or award a prize otherwise than as provided in the Contest Rules.

Liability Limitation: Contest Enrolment. When entering or trying to enter this Contest, any individual shall hold the Beneficiaries free and harmless from any liability for any damages this individual could incur due to a Contest enrolment or an entry attempt.

Authorization. Any and all winners enrolled in this Contest shall authorize the Contest Organizers and their representatives to use, if required, their names, pictures, images, voices, places of residence and/or statements in connection with the prizes for advertising purposes, without any form of compensation.

Communications with Entrants. No communications or correspondence will be shared with the winners as part of this Contest other than in accordance with the Contest Rules or at the Contest Organizers' initiative.

Privacy. Any private information collected on entrants as part of this Contest shall be used only for the Contest administration. No Contest-unrelated business or other communications shall be sent to any entrants, unless an entrant agrees otherwise.

Ownership. The statement forms and written entries shall become the property of the Contest Organizers and shall not in any case be returned to entrants.

Entrant's Identification. For the purpose of the Contest Rules, an entrant is an individual whose name appears on the entry form, and a prize will be awarded to a selected entrant who is declared a winner.

Contest Organizers' Decisions. Any decisions made by the Contest Organizers or their representatives in connection with this Contest will be final and conclusive, subject to any Régie des alcools, des courses et des jeux du Québec's decision in connection with any issues under the Régie's jurisdiction.

Disputes. A dispute with respect to an advertising contest organization or conduct can be referred to the Régie des alcools, des courses et des jeux for settlement. A dispute with respect to a prize award can be referred to the Régie for the only purpose of striving to reach a settlement.

Facebook Platform. This Contest is not associated with, managed or sponsored by Facebook. Any questions, complaints or comments with respect to the Contest shall be referred to the Contest Organizers, and not to Facebook. Facebook and all their affiliates, directors, officers, agents and employees shall not be responsible for any claims resulting from or in connection with this Contest organization. However, when entering this Contest, any entrant agrees to comply with the terms and conditions of use, contracts, other policies and/or guidelines governing the Facebook platform

and shall hold the Contest Organizers and any company, partnership, trust or other legal entity controlled by or related to them, their advertising and promotion agencies, their employees, agents and representatives free from any liability for any damages an entrant could incur due to the use of this platform.

Severability of Paragraphs. If a paragraph of these Contest Rules is declared or deemed illegal, unenforceable or null by a Court of competent jurisdiction, this paragraph shall be deemed as null and void, but all the other unaffected paragraphs shall be implemented within the limitations allowed under the law.

Language. In the event of a discrepancy between the English version and, as applicable, the French version of these Contest Rules, the French version shall prevail.

Liability Limitation: Prize Supplier. As agreed with any entrant selected for a prize, the supplier of the services included in the prize shall be responsible for the obligations in connection with such a prize as of the award date.

Should iA Financial Group use the services of dedicated businesses for prize deliveries, these businesses shall be authorized to use private information only for prize delivery purposes.

Please send us any questions concerning the protection, use or release of your private information to the following address:

iA Financial Group
Communications Department
1080 Grande Allée West
P.O. Box 1907, Terminus Station
Québec, QC G1K 7M3