

iA “ELEPHANTS ON TOUR” CONTEST

1. CONTEST PERIOD

This Contest is held by Industrial Alliance Insurance and Financial Services Inc. (the “Contest Organizers”). The Contest runs online in Canada via www.ia.ca/125 from 9:00 am on May 26, 2017 to 2:59 pm on September 19, 2017 (the “Contest Period”).

2. ELIGIBILITY

This Contest is open to all Canadian residents, excluding employees, agents and representatives of the Contest Organizers and their subsidiaries and advertising and marketing agencies; suppliers of prizes, goods or services related to this promotional contest; or any other party directly associated with the holding of this Contest, as well as their immediate family members (parents, brothers, sisters, children), their legal spouse or common-law spouse, or any persons residing with these employees, agents or representatives.

3. HOW TO ENTER

No purchase is required. To enter the Contest, complete the entry form at www.ia.ca/125 during the Contest Period. Entrants must include their full name, email address and phone number, confirm that they are residents of Canada and are 18 years of age at the time of entry, and indicate the number of toy elephants they think are in the truck. Entrants must click “SEND” to finalize their entry.

There is a limit of one entry per person and per email address during the entire Contest Period.

4. PRIZE

A cheque for \$12,500.

5. PRIZE DRAWS

On September 22, 2017 at 9:00 am, the eligible entrant who has guessed the exact number of toy elephants that iA Financial Group put in the truck will be declared the winner. The exact count of toy elephants will be determined by the company’s marketing agency in the presence of an iA Financial Group representative. This is the number that will determine the contest winner.

If more than one entrant has guessed the exact number, there will be a random draw among those entries to determine the winner. If no entrant has guessed the exact number, the entrant whose guess is closest to the correct answer will be declared the winner. If more than one entrant has guessed the same number, there will be a random draw among those entries to determine the winner.

6. ODDS OF WINNING

Each eligible Contest entrant has a chance of winning during the entire Contest Period.

7. CLAIMING THE PRIZES

To be declared the winner, an entrant must:

- 7.1 Be reached by phone or email, at the sole discretion of the Contest Organizers. Once contacted, the entrant will have a maximum of five (5) days to claim the prize. If the entrant does not claim the prize within the allotted time, the Contest Organizers will select another entry. To be declared the winner, an entrant must be a Canadian resident and at least 18 years of age at the time of entering the Contest.

If the winner is contacted by email, he or she must reply and comply with the instructions provided, as applicable. If a prize notification email receives a reply stating that the message could not be delivered, the Contest Organizers may, at their sole discretion, disqualify the entry or try to contact the person by phone.

Failure to comply with any of the conditions set out in these contest rules or to accept the prize will result in the disqualification of the chosen entrant. In that event, the Contest Organizers may, at their sole discretion, hold a new draw among the entries in the applicable draw until an entrant is selected and declared the winner.

8. GENERAL TERMS AND CONDITIONS

- 8.1 Verification. The entry forms are subject to verification by the Contest Organizers. Any entry form with an email address or phone number that is invalid or otherwise non-compliant may be rejected and will not be eligible for entry or prize award, as the case may be.
- 8.2 Disqualification. The Contest Organizers reserve the right to disqualify an entrant or cancel an entry if that person enters or tries to enter this Contest using methods that do not comply with these contest rules or that are unfair to other entrants. Such a person may be reported to the appropriate legal authorities.
- 8.3 Conduct of the Contest. Any attempt to deliberately damage the Contest website and/or any related site or to sabotage the legitimate conduct of the Contest constitutes a violation of civil and criminal laws. Should there be any such attempt, the Contest Organizers reserve the right to reject the entry and seek redress under the law.
- 8.4 Prize Acceptance. The prize must be accepted as described in these contest rules and may not, in any case, be in whole or in part transferred to another person or replaced by another prize, subject to the following.
- 8.5 Limits of Liability: Use of the Prize. Any winner participating in this Contest releases the Contest Organizers, any company, corporation, trust or other legal entity controlled by or affiliated to them, their advertising and promotional agencies, their employees, agents and representatives (the "Released Parties") from any and all liability for damages due to the acceptance or use of the prize.
- 8.6 Website Operation. The Contest Organizers do not in any way guarantee that the Contest website or any related website will be accessible or operational without interruption during the Contest Period or be free of errors.
- 8.7 Limits of Liability: Conduct of the Contest. The Released Parties disclaim all liability for any of the following that may limit or prevent any entrant's participation in the Contest: malfunctioning of any computer component, software or communications line; loss or lack of a communications network; or any transmission that is faulty, incomplete, incomprehensible or erased by any computer or network. The Released Parties also disclaim all liability for any damages or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any web page or software or by the transmission of any information related to participation in the Contest.
- 8.8 Contest Modification. The Contest Organizers reserve the right, at their sole discretion, to cancel, terminate, modify or suspend this Contest in whole or in part, should human intervention or an event take place that could alter or affect the administration, security, impartiality or conduct of the Contest as provided in these Contest Rules, subject to approval by the Régie des alcools, des courses et des jeux du Québec, if required.

Prize Limit. In no event shall the Contest Organizers be required to award more prizes than indicated in these contest rules or to award a prize otherwise than in compliance with these contest rules.

Limits of Liability: Participation in the Contest. Persons who enter or try to enter this Contest release the Released Parties from any liability for damages these persons may incur as a result of their entry or their attempt to enter the Contest

Authorization. Any winner participating in this Contest authorizes the Contest Organizers and their representatives to use, if required, their name, photo, likeness, voice, place of residence and/or statement regarding a prize for advertising purposes, without any form of compensation

Communication with Entrants. No communication or correspondence related to this Contest shall be exchanged with entrants except as provided for in these contest rules or at the Contest Organizers' initiative.

Personal Information. Entrants' personal information collected for the purpose of the Contest will only be used to administer the Contest. No commercial or other communications unrelated to the Contest will be sent to entrants unless they have otherwise agreed to receive such communications.

Property. Declaration forms and entries are the property of the Contest Organizers and shall not in any case be returned to entrants.

Entrant Identification. For the purpose of these contest rules, the entrant is the person whose name appears on the entry form; it is this person to whom the prize will be awarded if he/she is selected and declared the winner.

Contest Organizers' Decision. Any decision by the Contest Organizers or their representatives regarding this Contest, particularly regarding the established number of toy elephants, is final and without appeal, subject to a ruling by the Régie des alcools, des courses et des jeux du Québec on any issue under its jurisdiction.

Litigation. Any litigation respecting the organization or conduct of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux du Québec for a ruling. Any litigation respecting the awarding of a prize may be submitted to the Régie for the purpose of helping the parties reach a settlement.

- 8.9 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 its affiliates, directors, officers, agents and employees shall not be responsible for any claims resulting from or in connection with the organization of this Contest. However, any entrant participating in this Contest agrees to comply with the terms and conditions of use, contracts, other policies and/or guidelines governing the Facebook platform and shall release the Contest Organizers and any company, corporation, trust or other legal entity controlled by or related to them, their advertising and promotional agencies, their employees, agents and representatives from any liability for any damages an entrant may incur due to the use of this platform.
- 8.10 Severability. If a paragraph of the contest rules is declared or deemed illegal, unenforceable or invalid by a competent court, that paragraph shall be considered invalid, but all unaffected paragraphs will be applied within the limits of the law.
- 8.11 Language. In case of any discrepancy between the French and English versions of these contest rules, the French version shall prevail.
- 8.12 Limits of Liability: Prize Supplier. The prize winner acknowledges that once the prize is awarded, any obligations related to it become the responsibility of the prize supplier.

- 8.13 If iA Financial Group uses the services of a professional firm to deliver the prize, the firm is only authorized to use the personal information collected for the purposes of delivering the prize.
- 8.14 If you have any questions regarding the protection, use or transmission of your personal information, you can write to us at the following address:
iA Financial Group – *Elephants on Tour* contest
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