



# CONTEST RULES

## 1. Contest

The Explore iA's Benefits contest (the "Contest") is held by Industrial Alliance Insurance and Financial Services Inc. (the "Contest Organizer"). The Contest runs in Canada from 9:00 am ET on August 13, 2024, to 11:59 pm ET on September 30, 2024 (the "Contest Period").

## 2. Eligibility

The Contest is open to clients of the Contest Organizer who are Canadian residents of legal age in their province of residence at the time of the draw.

Employees of the Contest Organizer or its subsidiaries, as well as financial security advisors or representatives under contract with the Contest Organizer or its subsidiaries, and any persons residing with these employees, advisors or representatives, are not eligible to enter the Contest.

## 3. How to enter

The Contest is free to enter and no purchase is necessary. There are two (2) ways to enter:

### a) By automatic registration

Subject to their eligibility, any person who completes the client journey offered by the Contest Organizer during the Contest Period is automatically entered in the Contest (the "Entrant") by completing it.

## 4. Consent to the use of personal information

By entering the Contest, the Entrant authorizes the Contest Organizer to collect, for the purpose of identification, and use the Entrant's full name, email address, city, postal code and telephone number and, if applicable, to provide this information to a specialized company for the purpose of conducting the draw and awarding the prize, if applicable.

For any questions regarding the protection, use or transmission of their personal information, Entrants are invited to consult the Privacy Notice: <https://ia.ca/protection-personal-information>.

## 5. Prize

The Contest winner will be awarded a \$3,000 travel credit to the travel agency selected by the Contest Organizer ("the Prize"). All eligible participants will be entered into a random draw.

The Prize must be accepted as awarded and may not be transferred to another person or exchanged.

The Contest winner may also choose to deposit the total value of the Prize (\$3,000) as a contribution into one of the Contest Organizer's investment products.

Where the Contest winner does not have an investment product with the Contest Organizer, an advisor from the Contest Organizer's distribution network shall meet with the Contest winner to choose an investment product.

Where the Contest winner is a client of the Contest Organizer, they shall meet with the distribution network advisor with whom they regularly do business to carry out the transaction. The Contest Organizer shall then make a lump-sum deposit of \$3,000 and provide the appropriate advice to the winner.

## **6. Draw**

The draw will take place on October 15, 2024, at 10:00 am (ET) at the Contest Organizer's head office, located at 1080 Grande Allée West, Quebec City, Quebec, G1K 7M3. Under the surveillance of a member of a professional order employed or mandated by the Contest Organizer, an officer designated for this purpose shall perform the draw from all eligible entries received during the Contest Period.

The draw may also be held virtually via the Contest Organizer's corporate Teams platform if circumstances prevent the draw from being held in person at the Contest Organizer's head office.

## **7. Odds of winning**

Each client who completes the client journey during the Contest Period shall have one (1) chance to win for the entire Contest Period. Each Entrant is allowed one entry only.

The odds of winning will depend on the total number of eligible entries at the end of the Contest Period.

## **8. Claiming the Prize**

The Contest Organizer shall contact the Entrant chosen by random draw via email or phone to schedule a telephone meeting to discuss their options and the steps to collect the Prize.

To be declared the Contest winner, the Entrant chosen by random draw must correctly answer, without assistance and within a time limit, a skill-testing mathematical question asked over the phone by the Contest Organizer at a time agreed upon by both parties.

Where the Entrant chosen by random draw answers the skill-testing question incorrectly or cannot be contacted by phone in the two-week period following the draw, they will be disqualified and their entries will be voided. A new draw will then be conducted. Random draws will be held until the mathematical skill-testing question is answered correctly. The Entrant who answers correctly shall then be declared the Contest winner.

The Prize shall be awarded as follows based on the Contest winner's choice:

- 1) In the form of a travel credit made out in the Contest winner's name and mailed to their home address or given to them directly by their financial security advisor.
- 2) In the form of a lump-sum deposit once the Contest winner has met with a representative at an agreed upon location, where the representative shall give the Contest winner appropriate advice on investing the deposit. This meeting shall take place no later than Friday, November 29, 2024 at 5:00 pm ET.

The Contest winner shall be responsible for any and all tax or other consequences resulting from their acceptance of the Prize.

## **9. Decisions and disputes**

All decisions made by Contest administrators are final and binding.

However, residents of the province of Quebec may submit any dispute regarding the conduct or organization of a promotional contest to the Régie des alcools, des courses et des jeux (the “Régie”) for a ruling. Any dispute regarding the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.

#### **10. Contest modifications**

The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this Contest, in whole or in part, if an event or any human intervention that could corrupt or interfere with the administration, security, impartiality or conduct of the Contest were to occur, as provided for in these Contest rules, subject to the authorization of the Régie, if required. In all cases, the Contest Organizer, its subsidiaries, advertising and promotional agencies, suppliers of products or services related to the Contest, as well as its employees, agents and representatives shall not be required to award one or more prizes other than in accordance with these Contest rules, without any liability whatsoever, where events beyond its control prevent it from continuing with the Contest, as specified in these Contest rules.

#### **11. Prize acceptance and substitution**

The Prize may not be transferred, assigned, substituted or exchanged, in whole or in part, for an amount of money. However, the Contest Organizer reserves the right, at its sole discretion, to substitute a Prize of equal value and nature or a cash equivalent if, for any reason beyond its control and unrelated to the Contest winner, the Prize cannot be awarded as described.

#### **12. Limitation of liability**

Entrants agree to these Contest rules and release Industrial Alliance and Financial Services Inc., its employees, agents, representatives and subsidiaries from all liability for any and all unforeseen financial or tax-related consequences, any damages, injury or loss they may incur due to their participation in the Contest and their acceptance, ownership and use of the Prize, or their refusal or failure to do so.

The Contest Organizer, its employees, administrators, directors, agents and representatives are released from any and all liability regarding any malfunction, failure or problems related to computer or electronic equipment, software, networks, the Internet or computers; any defective, incomplete or delayed computer transmissions; any lost, late, incomplete or erroneous entries; any computer or electronic equipment tampering, theft or failure and any typographical errors.

The Contest Organizer, its employees, agents and representatives are released from any and all liability for damages or loss caused by the downloading of any software or application related to Contest participation.

#### **13. Contest Winner’s Authorization**

The Contest winner authorizes the Contest Organizer to use their name, photo, place of residence, voice and/or likeness for publicity purposes, without any form of compensation other than the Prize, and agrees to allow the Contest Organizer to post this information across all media outlets, including but not limited to the Contest or Contest Organizer’s website.

#### **14. Entry Materials and Communications**

The Contest Organizer remains at all times the exclusive owner of all Contest entry materials and communications. Only the Contest winner shall be contacted by phone or email and informed of the terms and conditions for receipt of the Prize.

### **15. Applicable laws**

The Contest is subject to all applicable federal, provincial and municipal legislation as well as to these Contest rules, which are available in [French](#) and in [English](#) on the Contest website or from the Contest Organizer at the address below.

Participation in the Contest, as well as Entrants' consent to participate in and comply with the Contest rules, are governed by the applicable laws of the province of Quebec and the federal laws of Canada. By participating, Entrants agree to submit to the exclusive jurisdiction of the courts of Quebec.

### **16. Severability**

Where a paragraph of these Contest rules is declared or judged illegal, unenforceable or invalid by a competent jurisdiction, the paragraph in question will be considered void but all other unaffected paragraphs will be applicable to the extent permitted by law.

### **17. Language**

Where there is a discrepancy between the English version and the French version of the Contest rules, the French version shall take precedence.

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