

CONTEST RULES

1. Contest

The 2023 FHSA contest (the “Contest”) is held by Industrial Alliance Insurance and Financial Services Inc. (the “Contest Organizer”). The contest shall be held in Canada from October 1, 2023, at 9:00 am, until March 11, 2024, at 11:59 pm (ET) (the “Contest Period”).

2. Eligibility

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

Employees of, financial security advisors of, or representatives under contract with the Contest Organizer and its subsidiaries, as well as persons residing with these employees, advisors or representatives and those enrolled in a group FHSA are not eligible for the Contest.

3. How to Enter

Subject to their eligibility, any person who opens an FHSA offered by the Contest Organizer during the Contest Period mentioned in section 1 is automatically entered in the Contest (the “Entrant”).

It is also possible to enter the Contest with no purchase required. To do so, in 500 words, explain: “The importance of starting to save early to purchase a first home.” This text must be received by mail before the end of the Contest Period, at the following address:

Industrial Alliance Insurance and Financial Services Inc.
Individual Savings and Retirement
1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, Quebec G1K 7M3

4. Prize

A credit valued at \$8,000 (the “Prize”) shall be awarded by random draw among all eligible participants.

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

The Contest winner can also choose to deposit the total value of the Prize in the form of a contribution in an investment product offered by the Contest Organizer.

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, the former shall meet with the distribution network advisor with whom they regularly do business to make the transaction. The Contest Organizer shall then make a lump-sum deposit of \$8,000 and provide the appropriate advice.

5. Draw

The draw will take place on March 25, 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 professional TEAMS platform if circumstances prevent the draw from being physically held at the Contest Organizer's head office.

6. Chances of Winning

Each person who:

- Registers for the waiting list by November 13, 2023 and opens an FHSA account before 11:59 pm on March 11, 2024 shall have two (2) chances to win for the entire Contest Period; or
- Opens an FHSA account before 11:59 pm on March 11, 2024 shall have two (2) chances to win for the entire Contest Period

The odds of winning depend on the number of eligible entries at the close of the Contest.

7. Claiming the Prize

The Contest Organizer shall contact the Contest winner by email or by phone to schedule a telephone meeting to discuss the Contest winner's options and the steps to take to collect the Prize.

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

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

Based on the Contest winner's choice, the Prize shall be awarded as follows:

- (1) In the form of a cheque made out to the Contest winner's name and mailed to their home address;
- (2) In the form of a lump-sum deposit once the Contest winner has met with a representative at a location agreed upon with the representative, where the representative shall give the Contest winner the appropriate advice regarding the investment of this sum. This meeting shall take place no later than 5:00 pm (ET) on Monday May 6, 2024.

The Contest winner shall be responsible for any and all tax implications or others incurred by receipt of the Prize.

8. Decisions and Disputes

All decisions of 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 the Prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.

9. 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, in the event that an event or any human intervention that could corrupt or interfere with the administration, security, impartiality or conduct of the Contest occurs, 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.

10. Acceptance and Substitution

The Prize may not be transferred, assigned, substituted or exchanged 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 without any relationship to the Contest winner, the Prize advertised cannot be awarded as described.

11. Limitation of Liability

Entrants agree to these Contest rules and release the Contest Organizer and its employees, agents, representatives and subsidiaries from any and all liability for damages resulting from their participation in the Contest and their acceptance, ownership and use of the Prize, or of 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 the malfunction, failure or problems related to computer or electronic equipment, software, networks, the Internet or computers; any defective, incomplete or delayed computer transmissions; lost, late, incomplete or erroneous entries; or any computer or electronic equipment tampering, theft or failure or typographical errors.

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

12. Contest Winner's Authorization

The Contest winner authorizes the Contest Organizer to use the Contest winner's name, photo, place of residence, voice and/or likeness for publicity purposes, without any form of compensation, and agree to allow the Contest Organizer to post this information on the Contest or Contest Organizer's website and on the Contest Organizer's social media.

13. Entry Materials and Communications

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

14. 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 applicable therein. By participating, Entrants agree to submit to the exclusive jurisdiction of the courts of Quebec.

15. 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.

16. Personal Information

For the purposes of the Contest, the Contest Organizer is required to collect personal information about eligible Entrants, which it will keep confidential. The Contest Organizer shall use this information for identification purposes for this Contest, including to notify Prize winners. No advertising or other type of communication unrelated to this Contest shall be sent to eligible individuals.

If the Contest Organizer retains the services of specialized companies for the delivery of the Prize, these companies shall only be authorized to use personal information for the purpose of delivering the Prize.

Where eligible Entrants have questions regarding the protection, use or transmission of their personal information, they are invited to contact the Contest Organizer at the following address:

Industrial Alliance Insurance and Financial Services Inc.
Client Experience, Brand Management and Digital Strategy
1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, Quebec G1K 7M3

17. Language

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