



Desjardins

Insurance

LIFE • HEALTH • RETIREMENT

CONTEST RULES AND REGULATIONS

2018 Desjardins Insurance TipSheet

1. Contest Period

The contest is organized by Desjardins Financial Security Life Assurance Company (hereinafter "Desjardins Insurance") and runs from 12:00 A.M. on January 15, 2018, to 11:59 P.M. on July 16, 2018, subject to the following:

2. Eligibility

2.1 This contest is open to Canadian entrants (except entrants from the Province of Québec). Entrants must be 18 years or older at the time of participation.

2.2 Employees of Desjardins Group, its subsidiaries and associates of distribution networks (SFL Partner of Desjardins Financial Security; Desjardins Financial Security Independent Network; SFL Investments; Desjardins Financial Security Investments Inc.; MGAs; State Farm Canada) as well as anyone residing with them are not eligible for this contest.

3. How to enter

3.1 No purchase necessary. To enter, eligible entrants must visit www.desjardinsinsurancetips.ca to fill out the entry form. Entries may be submitted in English or Chinese. Limit of one entry per person during the contest period.

3.2 The entrant must select the option to enter the contest. The rules and regulations for this contest will be available during the contest period at www.desjardinsinsurancetips.ca.

4. Prize

A draw for a travel gift card worth \$3000 (Canadian dollars) will take place on July 17, 2018. The winner will be announced in the same week.

5. Determining the winner

5.1 The name of the winner will be drawn at random from among all eligible entries at 2:00 P.M. (EDT) in the Desjardins Insurance offices at 95 St. Clair Avenue West, Toronto ON M4V 1N7.

5.2 The winner will be contacted by email on the day of the draw between 2:30 P.M. and 5:00 P.M. EDT. They have 48 hours to respond and accept the prize. If not, another name will be drawn.

6. Awarding the Prize

6.1 To claim his or her prize, the winner must meet the eligibility conditions described herein. In addition, he or she must:

- correctly answer a timed mathematical skill-testing question asked over email;
- consent to the use of his or her name, place of residence, photograph and voice in any contest-related advertising without compensation;
- accept the prize as awarded;
- sign the prize confirmation form and a declaration and release of liability form if requested to do so by Desjardins Insurance.

Failing this, the organizers will select another winner. This subsequent draw will proceed in the same manner as described herein, with the exception of the date, which cannot be the same.

6.2 The prize is not transferable, either to another person or to the winner's successors or heirs. No refund or exchange. No reimbursement in case of loss or theft.