

## Here's to your financial health CONTEST

### Contest rules

#### CONTEST PERIOD

The Here's to your financial health contest ("Contest") is organized by Desjardins Insurance ("Contest Organizer") and runs from October 3, 2023, at 7:00 pm, to December 3, 2023, at 11:59 pm (Eastern Time) ("Contest Period").

#### ELIGIBILITY

The Contest is open to individuals who:

- Have reached the age of majority in their province of residence at the time when the Contest Period begins
- Are members of a Desjardins Insurance group savings plan
- Are living in Canada

("Eligible Entrants").

#### Exclusions

The following individuals are not eligible to enter the contest:

- Employees, managers, directors and officers of a Desjardins Group component, members of their immediate families (siblings, children, parents), their legal or common-law spouses or persons with whom they reside.
- Employees, managers and directors of agencies or service providers involved in organizing the Contest, members of their immediate families (siblings, children, parents), their legal or common-law spouses or persons with whom they reside.
- Members of Bâtirente groups, VRSP plan members and those who hold only a defined benefit plan, an investment-only retirement plan, a life income fund (LIF), a registered retirement income fund (RRIF), a spousal RRIF or a supplemental pension plan.

#### HOW TO ENTER

##### Random draw

To enter, Eligible Entrants must, during the Contest Period:

Click the **I'm in!** button in the email that Desjardins Insurance – Group retirement savings will send them.

Once an Eligible Entrant has done so, they'll be entered into the Contest. Selected Eligible Entrants will have the chance to win one (1) of five (5) cash prizes of \$1,000. Each person can only win once.

**No purchase or consideration required.** To enter the Contest without purchase or consideration, Eligible Entrants must legibly hand write their full name, their address including city and postal code, their telephone number, the date, and an original text of approximately 50 words answering the question "How will you make your retirement dreams come true?" and mail it in a postage-paid envelope to the following address: 333 First Commerce Drive, 5<sup>th</sup> floor, Aurora, Ontario, L4G 8A4, Attention: Karen Kellers. Entries without purchase or consideration must be postmarked no later than the final day of the Contest Period, which is December 3, 2023, failing which they will be void. Upon receipt, the contest entry will automatically be registered and provide one (1) chance to win. Limit of one (1) entry per stamped envelope. All such entries will be subject to the same terms and conditions as other entries received for this Contest. Mechanical reproductions will not be accepted. Entries are the property of the Contest Organizer and will not be returned.

Limit of one (1) entry per Eligible Entrant regardless of entry method.

## **PRIZES**

Five (5) prizes of \$1,000 each will be awarded, for a total value of \$5,000 CAD. Winners can choose to receive their prize:

- As a partial or lump sum amount in their Desjardins Insurance account.\* The winner must confirm this choice in writing.

or

- As a cheque or bank deposit.

The winners must pay for anything not included in the above prize description.

The winners, and not the Contest Organizer or the persons on whose behalf the Contest is held, are solely responsible for paying any taxes that may arise from the awarding of the prize.

The winners must refer to the supplier's conditions of use regarding the use of the prize. The Contest Organizer is in no way responsible for or bound by these conditions.

\* This account can be a group registered retirement savings plan (RRSP), a group tax-free savings account (TFSA) or a group simplified pension plan (SIPP).

Each winner must ensure that they have enough contribution room in the registered plan (RRSP, TFSA or SIPP) that they select. Any amounts deposited into the winner's RRSP or TFSA will affect their contribution room for the year. Winners must make sure that they're not exceeding their available RRSP or TFSA contribution room by referring to their latest Notice of Assessment for the RRSP or their account on the Canada Revenue Agency website for the TFSA. A pension adjustment will need to be reported by the employer for a SIPP contribution. Annual contributions

to a SIPP cannot exceed the lesser of the 2 following amounts: 18% of remuneration that the winner received from their employer during the year and their defined benefit limit for the year (see the Canada Revenue Agency website). The amount paid to the plan will be reported as an employee contribution on tax slips and tax statements.

## **DRAW**

The winners will be randomly selected by computerized draw. The draw will be held on December 14, 2023, at 2:00 pm (Eastern Time), in the presence of witnesses at the Contest Organizer's offices, located at 1 Complexe Desjardins, South Tower, 16th Floor, Montreal.

The odds of winning depend on the number of eligible entries received during the Contest Period.

## **GENERAL CONDITIONS**

To be declared a winner, the selected Eligible Entrant must:

- a) Be reached by telephone or my email by a representative of the Contest Organizer within fifteen (15) days of the draw. The selected Eligible Entrant must be reached within three (3) attempts and will have a maximum of forty-eight (48) hours to reply to the last message left by the Contest Organizer, if applicable, failing which they will forfeit the prize. In that case, the prize will be awarded to the next randomly drawn entrant and the same procedure will be followed until a winner is declared.
- b) Confirm that they meet the eligibility conditions and other requirements in these Contest rules.
- c) Correctly answer, without assistance and within a limited time period, a mathematical skill-testing question using the same contact method as in a).
- d) Sign the declaration and release form ("Declaration Form") sent to them by email and return it by email to the Contest Organizer within seven (7) business days of receipt.

Should the selected Eligible Entrant fail to meet any of the above-mentioned terms or any other condition in these Contest rules, the selected Eligible Entrant will be disqualified and, at the Contest Organizer's discretion, the prize will be cancelled or a new draw will be held for the prize, in accordance with these Contest rules, until an Eligible Entrant is selected and declared the prizewinner. In such a case, the same terms and conditions will apply and be adapted as necessary.

- 1. Awarding of prizes.** Upon receiving the Declaration Form, the Contest Organizer will inform the winner how to claim the prize within fifteen (15) days. Should one of the Eligible Entrants refuse the prize, the Contest Organizer will be released from all obligations relating to the awarding of the prize and may, at its discretion, cancel the prize or hold a new draw in accordance with the procedure described above.
- 2. Verification.** All entries and Declaration Forms may be subject to verification by the Contest Organizer. Any entry or Declaration Form that is incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, registered or submitted late, contains an invalid telephone number or is otherwise non-compliant may be rejected and will not entitle the entrant to the prize.
- 3. Disqualification.** Anyone who enters or attempts to enter this Contest by means that do not comply with these Contest rules or that are unfair to other entrants (for example, via

hacking or using a voting group or false names) will be automatically disqualified and may be reported to the appropriate legal authorities.

4. **Contest operation.** Any attempt to undermine the legitimate operation of this Contest constitutes a violation of civil and criminal law. If any such attempts are made, the Contest Organizer reserves the right to reject the Eligible Entrant's entries and obtain redress under the law.
5. **Entrant identification.** For the purposes of these Contest rules, the Eligible Entrant is the person who meets the conditions of these Contest rules and who received an email from Desjardins Insurance. The prize will be awarded to this person in the event they are selected and declared a winner.
6. **Acceptance of prizes.** Prizes must be accepted as described in these Contest rules and cannot in any case be transferred in whole or in part to anyone else, or substituted for or exchanged for another prize except as stipulated in these Contest rules.
7. **Limitation of liability.** If the Contest Organizer is unable to award the prize as described herein, it reserves the right to award a similar prize of equal value or, at its sole discretion, to award the monetary value of the prize indicated herein. Under no circumstances will the Contest Organizer be required to award more prizes or to award a prize other than in accordance with these Contest rules. In the event there are more prizes offered than Eligible Entrants, the Contest Organizer reserves the right to cancel the additional prizes.
8. **Limitation of liability: Use of prize.** The winner releases the Contest Organizer and the persons on whose behalf the Contest is held from any liability for damage that may arise from entering the Contest or from accepting or using the prize. The winner acknowledges that upon receipt of the prize from the Contest Organizer, fulfillment of prize-related obligations becomes the sole and exclusive responsibility of the various product and service providers. The winner undertakes to sign a declaration and release form to this effect.
9. **Limitation of liability: Contest operation.** The Contest Organizer and the persons on whose behalf the contest is held cannot be held liable for any malfunction of any computer component, software or line of communication, the loss or absence of network communication, or any transmission that is faulty, incomplete, incomprehensible, or deleted by any computer or IT network and which may limit or prevent any person from reading the Contest rules. Furthermore, the Contest Organizer cannot be held liable for any loss or damage that may be caused, directly or indirectly, in whole or in part, by any web page, software or other download or by the transmission of any information concerning Contest entry. More specifically, if the administration, security, impartiality, integrity or operation of the Contest is corrupted or seriously affected by reason of a virus, bug, alteration, unauthorized intervention, fraud, technical failure or any other reason, the Contest Organizer reserves the right to cancel, modify, extend or suspend the Contest without prior notice (subject to approval by the Régie des alcools, des courses et des jeux in Quebec).
10. **Limitation of liability: Receipt of entries.** The Contest Organizer and the persons on whose behalf the Contest is held cannot be held liable for entries that are lost, misdirected or late, including as a result of a postal service-related problem or any breakdown, for any reason whatsoever, of the website during the Contest Period, including any damage to an entrant's computer or mobile device.
11. **Limitation of liability: Situation beyond the Contest Organizer's control.** The Contest Organizer and the persons on whose behalf the Contest is held cannot be held liable in

any way whatsoever in the event their inability to act results from a fact or situation beyond their control, or from a strike, lockout or other labour dispute occurring in the organizations or companies whose services are used for Contest operation.

- 12. Contest changes.** The Contest Organizer reserves the right, at its 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 operation of the Contest as provided for in these Contest rules, subject to the approval of the Régie des alcools, des courses et des jeux, if required. The Contest Organizer cannot be held liable should such an event or intervention occur.
- 13. Termination of the Contest.** If the Contest must be terminated, in whole or in part, for any reason whatsoever before the closing date provided in these Contest rules, the Contest Organizer may, at its sole discretion, award the prizes by choosing from all eligible entries duly received up to the date of the event resulting in the termination of the Contest.
- 14.** Under no circumstances will the Contest Organizer be required to award more prizes or to award a prize other than in accordance with these Contest rules.
- 15. Limitation of liability: Contest entry.** By entering or attempting to enter the Contest, entrants agree to indemnify the Contest Organizer or persons on whose behalf the Contest is held for any damages that may result from entering or attempting to enter the Contest.
- 16. Communication with entrants.** No communications, commercial or otherwise, unrelated to this Contest will be sent to entrants without their express consent. Any communication or correspondence will be made solely in connection with this Contest, as provided for in these rules, at the Contest Organizer's initiative or to obtain consent from the Eligible Entrant to use entries made without purchase or consideration.
- 17. Copyright.** Eligible Entrants give their consent for the Contest Organizer to use, produce and reproduce, in whole or in part, indefinitely, free of charge, and for internal purposes within Canada, the text submitted for Contest entry without purchase or consideration, without mentioning the author's name. Eligible Entrants also consent to the Contest Organizer translating the text, as needed, with no obligation to obtain their approval as to the correctness or accuracy of the translation. Eligible Entrants also give their consent for the Contest Organizer to correct the spelling of the text, as needed.
- 18. Personal information.** In order for Eligible Entrants to enter the Contest, the Contest Organizer needs to collect, use and share some of their personal information. For more information, see the Desjardins Group Privacy Policy at [desjardins.com/privacy-policy](https://desjardins.com/privacy-policy).

By entering the Contest, entrants authorize the Contest Organizer or their authorized agents to collect, use and share their personal information for the purpose of administering the Contest and awarding the prizes in accordance with applicable regulations and the Contest Organizer's privacy policy.

By accepting the award, subject to their consent, winners authorize the Contest Organizer to collect, use, disclose and share, as required, their name, place of residence (city and province), prize statement, photo, likeness, voice and/or other representations and recordings featuring the winner in connection with the Contest, for publicity and/or promotional purposes, in any form of media (for example, Desjardins Insurance website, *The Essential* newsletter) without any form of remuneration or compensation. Contest winners release their right to use and reproduce, in whole or in part, any visual content Desjardins may have captured for the purposes of the Contest.

- 19. Intellectual property and copyright (entry without purchase or consideration).** By submitting a text for this Contest, the entrant ensures that the text is free of third-party rights and that the entrant, who holds all necessary rights, submits the text and authorizes its use, modification, transmission, adaptation, publication, communication or distribution in any format, media or technology including wireless or internet technologies. The entrant agrees to provide, upon request, proof that they hold the intellectual property rights or copyright for the text and to indemnify and hold harmless the Contest Organizer against any claim, action or suit stemming from the use of the text.
- 20. Property.** All information and documents related to the Contest, including the Declaration Form, technical, technological and operational information, and information related to computer systems, software, logos, trademarks and intellectual property are and will remain the exclusive property of the Contest Organizer. No information or documents will be returned to entrants.
- 21. Decisions.** All entrants must comply with these Contest rules and with any decisions made by the Contest Organizer, which are final and binding. Any decision by the Contest Organizer or its representatives regarding the Contest is final and binding, subject to a ruling by the Régie des alcools, des courses et des jeux du Québec on any matter under its jurisdiction.
- 22. Entrants from Quebec.** Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the board only for the purpose of helping the parties reach a settlement.
- 23.** If a section of the Contest rules is declared or deemed illegal, unenforceable or invalid by a court of competent jurisdiction, that section will be considered null and void, but all other sections that are not affected will remain in effect to the extent permitted by law.
- 24. Contest rules.** Desjardins Insurance Group retirement savings plan members can find a copy of these Contest rules by logging in to their account at [dfs.ca/GroupPlanMember](https://dfs.ca/GroupPlanMember), and going to the **My messages** section.
- 25.** In the event of a discrepancy between the English and French versions of these rules, the French version will prevail.
- 26.** The Contest is subject to all applicable laws.