

Splurge or save. Up to you.

Contest rules

1. The contest is held and organized by Desjardins Financial Security Life Assurance Company (“Desjardins Insurance”) and runs from July 1 to September 29, 2019 (contest closing date).

PARTICIPATION

2. The contest is open to Desjardins Insurance group retirement savings plan participants.
3. To enter, participants must visit the participant services website (dfs.ca/participant) and confirm or update their information in Desjardins Insurance’s On Target Retirement® goal tracker from July 1, 2019 until 23:59 p.m. (ET) on September 29, 2019.
4. Employees of a Desjardins Group component and any individual residing with them are not eligible to enter this contest.
5. Participants must be Canadian residents who have reached the age of majority in their province or territory of residence at the time of the draw.
6. No entry form or purchase required.

PRIZE

7. There will be one prize. Participants have the chance to win on prize valued at C\$5,000.
8. A winner will be able to choose from:
 - A pre-paid gift card
 - A lump-sum contribution to their Desjardins Insurance group retirement savings accountThis choice will have to be confirmed in writing.

DRAW

9. A draw will take place on September 30, 2019.
10. Eligible participants must have a valid email address on file as at 11:59 p.m. (ET) the day before the draw, which take place at 2:00 p.m. (ET) on the afore-mentioned dates at the Desjardins Insurance offices located at 1050 Côte du Beaver Hall, 16th floor, Montreal, Quebec. The prize winner will be drawn at random from all eligible entries received.
11. The odds of winning depend on the number of contest participants. An individual cannot win more than one (1) prize.

GENERAL CONDITIONS

12. In the hours following the draw, the contest organizers will contact the winner by email, at which time the winner must correctly answer the following skill-testing mathematical question to be entitled to their prize: $3 \times 4 + 3 - 7$. If the person does not answer correctly, the contest organizers will hold an electronic draw to select another name from all eligible entries received. If, after ten (10) business days of receiving the email, the plan participant whose name has been drawn has still not contacted the contest organizers, the contest organizers reserve the right to award the prize to another individual.
13. Prize must be accepted as awarded and may not be transferred to another person (including the winner's successor or heir), substituted or redeemed for cash. In the event that a prize cannot be awarded as described for reasons beyond Desjardins Insurance's control, a substitute prize of equal value will be offered.
14. Desjardins Insurance will inform the winner by email how to claim their prize.
15. The winner must sign a declaration and release form in accordance with the terms stipulated by Desjardins Insurance and return it within ten (10) business days of receipt.
16. If the winner chooses to deposit their prize in their Desjardins Insurance group retirement savings account, Desjardins Insurance has until December 1, 2019, to deposit the bonus into the winner's account.
17. If the winner chooses a gift card, they acknowledge that upon receipt of the gift card from the selected retailer, all obligations related to the gift card become the complete and exclusive responsibility of the selected retailer. The winner also releases Desjardins Insurance from any liability for damages that may result from accepting or using the prize. Desjardins Insurance shall not assume any liability whatsoever if the retailer fails to meet its obligations (e.g., bankruptcy).
18. No compensation will be paid by Desjardins Insurance if all or a portion of the prize is unused, whatever the reason.
19. Desjardins Insurance reserves the right to change the contest terms and conditions or to terminate the contest at any time whatsoever without notice.
20. Desjardins Insurance reserves the right to disqualify any individual or cancel any entry that does not comply with these contest rules.
21. All decisions by Desjardins Insurance are final and binding.
22. Desjardins Insurance cannot be held liable for any misplaced or late entries or any malfunction whatsoever that may affect the availability or operation of its website or any component of its telecommunications systems or networks during the contest period. Nor will Desjardins Insurance be held liable for any damage to participants' computers or to components of computer systems used to enter the contest.

23. By entering this contest, all participants release Desjardins Insurance from any liability for any damages that may result from entering the contest or accepting and using the prize, should the individual be declared the winner.
24. The winner releases Desjardins Insurance and all persons involved in the holding of this contest from all liability for any and all injury, accident, loss or other damage or inconvenience related to their prize, or in connection with the acceptance, transportation or use of said prize.
25. The winner authorizes Desjardins Insurance to use their name, photograph, place of residence, voice and/or likeness in any advertising associated with the contest, without any form of compensation.
26. Participants agree to abide by these rules and regulations.
27. Quebec residents may submit any dispute regarding the organization or conduct of a promotional contest to the Régie des alcools, des courses et des jeux for a ruling. Any dispute with respect to the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.
28. These rules and regulations are available on the Participant Services website at dfs.ca/participant. A paper copy of these rules and regulations can be sent by mail if requested from the Customer Contact Centre at 1-800-968-3587.
29. A French version of these rules and regulations is available on dfs.ca/participant. In the event of a discrepancy between the English and French versions of these rules, the French version shall prevail.
30. The winner's name will be announced on the Participant Services website for a period of two (2) weeks and in Desjardins Insurance's *Essential* electronic newsletter.
31. The contest is subject to all applicable laws.