



# 2018 CONTEST RULES

Double your RRSP/TFSA contribution



## “Double your RRSP/TFSA contribution” Contest > RULES

You could win: an RRSP or TFSA contribution match worth up to \$5,000 from The Co-operators.

### 1. Contest Period

The contest will be held from January 1, 2018 at 9:00 am Eastern Time (“ET”) to February 28, 2018 at 5:00 pm ET.

### 2. Eligibility

The Contest is open to all residents of Canada over the age of majority who have contributed at least \$500 to a RRSP/TFSA account offered by The Co-operators during the Contest period. In addition, participating clients will have to commit to keeping the sum invested for a minimum of one (1) year as of the investment’s effective date.

Excluded from the contest are The Co-operators

- > employees, officers and directors, any entity of the company, members of their immediate families (brothers, sisters, children, father, mother, legal or de facto spouse) and any persons domiciled in their households;
- > advertising and promotional agencies; and
- > insurance representatives, advisors and their employees, members of their immediate families and any persons domiciled in their households.

### 3. How to enter

Clients who meet the eligibility requirements will automatically be entered into the contest. Only one (1) entry per client will be allowed.

### 4. Consent

Because entrants will be entered into the contest automatically if a contribution is made into a RRSP/TFSA during the contest period, the entrant’s personal information, including the date and amount of contribution, will be collected, stored and used with the entrant’s implied consent for contest entry and promotional purposes only.

### 5. Prizes

Two (2) prizes in the form of RRSP/TFSA matching contributions worth up to \$5,000 each will be awarded to winning entrants (each a “winner”) based on the terms below:

#### Single-contribution products

1. The amount of the prize awarded to a winner will match the amount the winner’s initial contribution to the Co-operators RRSP/TFSA, up to a maximum of \$5,000.
2. The amount will be paid directly into the winners’ Co-operators RRSP/TFSA thirty (30) days after the winner is confirmed. If the winner has limited contribution space available in his/her Co-operators RRSP/TFSA, the winner will be awarded the cash equivalent of the matching contribution.
3. The prize will not give rise to income tax receipts.

OR

#### Instalment products (PAD)

1. The prize matches the amount invested in the RRSP/TFSA during the contest period, up to a maximum of \$5,000.
2. The amount will be paid directly into the RRSP/TFSA in the form of a bonus return, thirty (30) days after the winner is confirmed.
3. If the winner has limited contribution space available in his/her Co-operators RRSP/TFSA, the winner will be awarded the cash equivalent of the matching contribution
4. The prize will not give rise to income tax receipts.

Winners are responsible for checking whether their prize can be legitimately deposited into their RRSP/TFSA in light of tax, legal or other requirements.

### 6. Prize Draw

Prizes will be randomly drawn at 1:00 pm ET on March 31, 2018 by Promotional Element, a third party vendor, at 25 McIntyre Place, Kitchener, Ontario. Two (2) winners will be drawn electronically.

The prize will have to be accepted as is and may not be transferred, exchanged or substituted. The awarding of the prize may not give rise to any dispute between the winner of the prize and The Co-operators.

### 7. Awarding and Claiming Prizes

Once the draw is completed, The Co-operators will contact the selected entrants by telephone within 10 days of the date of draw.

To be declared a winner, each selected entrant must:

- > be reached by telephone by The Co-operators within (10) days of the date of the draw;
- > without help and within a time-limit correctly answer a mathematical skill testing question asked over the telephone by The Co-operators at a predetermined time;
- > provide proof of identification as required by The Co-operators; and
- > complete the Declaration and Liability Release form sent to the winner and return it by mail, email, fax or in-person to The Co-operators by April 21, 2018.

### 8. General

1. Refusal to accept the prize releases The Co-operators, its affiliates, and their respective directors, officers and employees, of any responsibility and obligation toward the winner.
2. Entrants will be entered into the contest automatically if a contribution is made into a RRSP/TFSA during the contest period. As a result, personal information will be used to enter the contest and to determine a prize winner.
3. This contest is subject to all applicable federal, provincial and municipal laws and regulations. Any participation in this contest is void where prohibited by law.
4. All decisions made by The Co-operators are final and without appeal. The Co-operators shall not be held liable for any accident or negligence, or for any printing, administrative or other errors that may arise from or occur out of the contest. The Co-operators reserves the right to modify, amend, terminate or postpone this contest in whole or in part at its discretion without any obligation or liability, subject to applicable law.
5. Selected entrants who fail to comply with the contest terms will be automatically disqualified and lose their right to claim a prize. The Co-operators will then proceed with a new draw until a winner is found.
6. Anyone entering this contest agrees to comply with the contest rules and regulations and decisions made by The Co-operators, and acknowledges that The Co-operators decisions are final and without appeal.

7. All personal information, such as name, address, telephone number, e-mail address and age submitted with an entry, is collected solely for the purposes of administering this contest and shall not be used for any other purpose without consent. By providing this information, all entrants consent to the collection and use of their personal information for the stated purposes.
8. Contest entries become the property of The Co-operators. These rules and regulations are available on request and free of charge from The Co-operators.
9. In Québec, 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.
10. Participants that contributed in a RRSP/TFSA as of December 1<sup>st</sup> 2017, before the contest launch, can also be entered in the contest upon request. In order to be entered, they need to contact their advisor and agree to the Privacy policy.

\*Age of Majority by province: Alberta (18), British Columbia (19), Manitoba (18), New Brunswick (19), Newfoundland and Labrador (19), Northwest Territories (19), Nova Scotia (19), Nunavut (19), Ontario (18), Prince Edward Island (18), Quebec (18), Saskatchewan (18), Yukon Territory (19).

The Co-operators is committed to protecting the privacy, confidentiality, accuracy and security of the personal information collected, used, retained and disclosed in the course of conducting business. Some conditions apply. Contest closes February 28<sup>th</sup>, 2018.