



Official Full Rules and Regulations of the Double Your RRSP or TFSA Contribution Contest (the “Contest”)

The Contest is sponsored by Co-operators Life Insurance Company (the “**Contest Sponsor**”). No purchase is necessary to enter. Entry in the Contest constitutes acceptance of the terms, conditions and provisions set out below.

1. CONTEST PERIOD

The “Double Your RRSP or TFSA Contribution Contest” (the “**Contest**”) begins on January 1, 2019 at 9:00 am Eastern Time (“**ET**”) and ends on February 28, 2019 at 5:00 pm ET (the “**Contest Period**”). The deadline for receiving Contest entries is February 28, 2019 at 5:00 pm ET (the “**Entry Deadline**”).

2. ELIGIBILITY

- (1) The Contest is open to legal residents of Canada. The Contest is void where prohibited by law.
- (2) Participants must be at least the age of majority in their province of residence at the time of entry.
- (3) The following persons are NOT eligible: (i) Employees, officers and directors of the Contest Sponsor or of any affiliates of the Contest Sponsor, any immediate family members of any of the foregoing (brothers, sisters, children, fathers, mothers, legal or de facto spouses) and any person domiciled in the same household as any of the foregoing; (ii) Employees, officers and directors of the advertising and promotional agencies of the Contest Sponsor; and (iii) insurance agents, representatives and advisors of the Contest Sponsor, including their employees, members of their immediate families and any persons domiciled in their households.

3. HOW TO ENTER

- (1) Clients who have contributed \$500 or more during the Contest Period to an RRSP or TFSA account offered by the Contest Sponsor (an “**Eligible Contribution**”) will be automatically entered into the Contest. Only one (1) entry per client will be allowed.
- (2) **No Purchase Entry:** To enter without a \$500 or more contribution to an RRSP or TFSA account during the Contest Period, please send a 3”x5” card with your handwritten name, address and phone number and a handwritten 100 word essay on how you are saving for retirement to “Double Your RRSP/TFSA Contribution Contest” at 130 Macdonell Street, Guelph, Ontario on or before the Entry Deadline. Upon receipt of your entry, you will be automatically entered into the Contest. To be eligible, your entry must be received by the Contest Sponsor on or before the Entry Deadline. No typed, facsimile, mechanically printed or mechanically reproduced entries will be accepted. Only one (1) request per household will be accepted.



4. PRIZE

(1) The prize shall consist of one (1) RRSP or TFSA matching contribution worth up to a maximum of \$5000 and will be awarded to a selected entrant based on the terms below:

Single Contribution Products

- (a) The amount of the prize awarded to a selected entrant will match the amount of the selected entrant's Eligible Contribution, up to a maximum of \$5000.
- (b) The amount will be paid directly into the selected entrant's RRSP or TFSA account thirty (30) days after the selected entrant is confirmed as a winner of the prize.
- (c) If the winner has limited contribution space in their RRSP or TFSA, the winner will be awarded the cash equivalent of the matching contribution.
- (d) The prize will not give rise to income tax receipts.

OR

Installment Products (PAD)

- (a) The amount of the prize awarded to a selected entrant will match the amount of the selected entrant's Eligible Contribution, up to a maximum of \$5000.
- (b) The amount will be paid directly into the selected entrant's RRSP or TFSA account in the form of a bonus return thirty (30) days after the selected entrant is confirmed as a winner of the prize.
- (c) If the winner has limited contribution space in their RRSP or TFSA, the winner will be awarded the cash equivalent of the matching contribution.
- (d) The prize will not give rise to income tax receipts.

OR

No Purchase Entry

- (a) The amount of the prize awarded to No Purchase entrants shall be a contribution of \$500 to an RRSP or TFSA offered by the Contest Sponsor.

(2) Winner is responsible for checking whether their prize can be legitimately deposited into their RRSP or TFSA account in light of tax, legal or other requirements.

(3) The odds of winning the prize depends on the number of Eligible Contributions during the Contest Period.



5. PRIZE DRAW

(1) On March 29, 2019 at 1:00 pm ET, a random electronic draw will take place from all eligible entries by Promotional Element, a third party vendor, at 25 McIntyre Place, Kitchener, Ontario. Odds of an entry being selected depend on the number of eligible entries received during the Contest Period. Once the draw is completed, the Contest Sponsor will contact the selected entrant by telephone within ten (10) days of the date of the draw.

(2) Three (3) attempts will be made to contact the selected entrant over the period of seven (7) days. If a selected entrant cannot be contacted during that time, or if a selected entrant is not eligible or otherwise does not comply with the Contest Rules, their entry will be declared void and a further entry will be randomly selected.

6. AWARDING AND CLAIMING THE PRIZE

(1) To claim any prize, a selected entrant will be required:

- (a) to without help and within a time limit, correctly answer a mathematical skill-testing question asked over the phone by the Contest Sponsor at a pre-determined time;
- (b) to provide proof of identification as required by the Contest Sponsor;
- (c) to complete and sign the Declaration and Liability Release form sent to the winner and return it by mail, email, fax or in person to the Contest Sponsor by April 19, 2019.

(2) If a selected entrant is ineligible, or fails to comply with the Contest Rules, the entrant will be disqualified and the prize will be forfeited. The Contest Sponsor will then proceed with a new draw until a winner is found.

(3) The prize must be accepted as awarded and is not transferable or convertible. No transfer, substitution or conversion of prizes will be allowed, except by the Contest Sponsor as described below.

(4) The prize is provided to the winner “as is” without any additional or further representation or warranty of any kind.

(5) No interest will be paid on the prize.

(6) All taxes, fees, and surcharges on the prize are the sole responsibility of the prize winner.

(7) The Contest Sponsor reserves the right to substitute the prize for a prize of equal retail value in the event that the intended prize become unavailable for any reason beyond the reasonable control of the Contest Sponsor.



7. PRIVACY

(1) By entering into the Contest, you consent to the collection, use and sharing of information about you:

- (d) between the Contest Sponsor and its agents and representatives for the purpose of administering the Contest;
- (e) to initiate, maintain and develop a relationship with you in connection with the offering of goods or services of the Contest Sponsor; and
- (f) to make available to you from time to time information, promotional material and other material which may be of interest to you.

(2) By entering into the Contest, you consent to the use and disclosure of your name and photograph, without compensation, by the Contest Sponsor for the purposes of the disclosure of the identity of prize winners and for the general promotional purposes of the Contest Sponsor in connection with the Contest.

(3) For more information regarding the privacy policy of the Contest Sponsor, please review our privacy policy available at www.cooperators.ca/en/PublicPages/Privacy.aspx.

8. LIMITATIONS ON LIABILITY

(1) The Contest Sponsor, its affiliates and subsidiaries, advertising and promotional agencies, any judge or judges appointed by the Contest Sponsor, and in each case their respective directors, officers, owners, employees, agents, representatives, successors and assigns, shall not, in any circumstances whatsoever, be liable for:

- (a) any cost, liability, expense, tax, injury, damage or claim of any kind, arising in connection with or related to the Contest or resulting from acceptance, possession or use of the prize including, without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy; or
- (b) any incidental, consequential, special or indirect damages, even if they have been advised of the possibility of such damages.

(2) The Contest Sponsor will not be liable for late, lost, invalid, ineligible, illegible, incomplete, stolen, misdirected or postage due entries or prize claims.

(3) The Contest Sponsor, assumes no responsibility for any problems or technical malfunction of any telephone network, telephone lines, computer online systems, servers, access providers, computer equipment, software, or the failure of any entry or prize claim to be received by the Contest Sponsor on account of technical problems or traffic congestion on the internet or at any website, or any combination thereof.



9. GENERAL PROVISIONS

- (1) By submitting an entry or claiming a prize, the entrant agrees to be bound by all of the terms, conditions and provisions set out in these Contest Rules.
- (2) The Contest is governed by Ontario law and all federal laws applicable therein.
- (3) All decisions of the Contest Sponsor with respect to any aspect of the Contest shall be final and without appeal. The Contest Sponsor shall not be responsible or liable for any accident, negligence, or for any printing, administrative or other errors that may arise from or occur out of the Contest. The Contest Sponsor reserves the right to modify, amend, terminate or postpone the Contest in whole or in part at any time before, during or after the Contest Period, at its discretion without any obligation or liability, subject to applicable law.
- (4) The Contest Sponsor accepts no liability whatsoever arising in respect of any individual's participation in the Contest or the awarding or use of any prize.
- (5) Anyone found to be tampering with or abusing any aspect of the Contest, as determined in the sole discretion of the Contest Sponsor, will be disqualified.
- (6) For residents of 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.
- (7) Individuals who contributed to an RRSP or TFSA as of December 1, 2018, 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.