



CONTEST RULES

1. Contest

Exclusive contest for sales directors, sales associates and advisors (the “Contest”) is held by Industrial Alliance Insurance and Financial Services Inc. (the “Contest Organizer”). The Contest shall be held in Canada from September 29, 2025, at 9:00 a.m. until October 16, 2025, at 11:59 p.m. (ET) (the “Contest Period”).

2. Eligibility

The Contest is open to advisors from the Dedicated, Career and Brokerage networks or to representatives bound by contract to the Competition Organizer or one of its subsidiaries. They must be residents of Canada who have reached the age of majority in their province of residence at the time of the draw.

Employees of the Contest Organizer or one of its subsidiaries, as well as any person with whom they are domiciled and clients, are not eligible to enter the Contest. However, advisors employed by the Contest Organizer or one of its subsidiaries are eligible in their capacity as directors, associates and advisors and not as employees.

To be eligible for this contest, the advisor must meet the following criteria:

- The advisor must prioritize the interests of clients and has a duty to ensure that he or she recommends products that are appropriate for their financial situation and needs.
- The fair treatment of clients must be at the center of the advisor's business practices.

In determining eligibility, the Contest Organizer reserves the discretion to disqualify any advisor who does not meet the Contest Organizer’s quality standards.

3. How to Enter

a) Automatic entry

Subject to eligibility, an advisor who issues a policy via the EVO Assurance platform on the Web is automatically entered into the Competition (“Participant”).

4. Consent concerning the Entrant’s personal information

By entering this Contest, the Entrant authorizes the Contest Organizer to collect their event registration information in order to proceed to the draw and give them their prize, if applicable.

In addition, the winner authorizes the Organizer to use their full name, their affiliated agency or network and their city.

To learn more, please consult the Privacy Notice at <https://ia.ca/privacy-policy>.

5. Prize

The value of each of the two prizes is \$900 (the “Prize”). Draws will be done randomly among all eligible participants.

- Five reMarkable 2 tablets, each valued at \$900, will be drawn among participants.

Prizes must be accepted as awarded and may not be transferred to another person or exchanged.

6. Draw

The draw will be carried out by a manager appointed for this purpose, on November 7, 2025 at 11:00 am (Eastern standard time), at the head office of the Contest Organizer, located at 1080 Grande Allée West, Quebec City, Quebec G1K 7M3, under the supervision of a member of a professional order employed or mandated by the Competition Organizer, among all eligible entries received during the Competition Period.

Draws may also be held virtually on the Contest Organizer's professional Teams platform, if circumstances prevent them from taking place physically at the Contest Organizer's head office.

7. Chances of Winning

Each person who makes an eligible sale via the EVO Assurance platform during the Contest Period receives one (1) chance to win. There is no limit to the number of entries per person.

8. Claiming the Prize

The Contest Organizer shall contact the Contest Winner by email or by phone to schedule a telephone meeting to discuss the steps to take to receive the Prize.

Based on the Contest Winner’s choice, the Prize shall be awarded as follows:

- (1) Delivered by mail to the winner’s residential address

The Contest Winners shall be responsible for any and all tax implications or others incurred by receipt of the Prize.

9. Decisions and Disputes

All decisions of Contest administrators are final and binding.

10. Contest Modifications

The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this Contest, in whole or in part, if an event or any human intervention that could corrupt or interfere with the administration, security, impartiality or conduct of the

Contest were to occur, as provided for in these Contest rules. In all cases, the Contest Organizer, its subsidiaries, advertising and promotional agencies, suppliers of products or services related to the Contest, as well as its employees, agents and representatives shall not be required to award one or more prizes other than in accordance with these Contest rules, without any liability whatsoever, where events beyond its control prevent it from continuing with the Contest, as specified in these Contest rules.

11. Prize acceptance and substitution

The Prize may not be transferred, assigned, substituted or exchanged for an amount of money. However, the Contest Organizer reserves the right, at its sole discretion, to substitute a Prize of equal value and nature, or a cash equivalent if, for any reason beyond its control and without any relationship to the Contest Winner, the Prize advertised cannot be awarded as described.

12. Limitation of Liability

Entrants confirm their adherence to these regulations and release Industrial Alliance, Insurance and Financial Services Inc., its employees, its agents, its representatives and its subsidiaries from any liability for any financial or tax consequences, unforeseen circumstances, damages, injuries and losses that they may suffer as a result of their participation in the Contest as well as acceptance, possession, use, refusal or failure to receive a prize.

The Contest Organizer, its employees, administrators, directors, agents and representatives are released from any and all liability regarding the malfunction, failure or problems related to computer or electronic equipment, software, networks, the Internet or computers; any defective, incomplete or delayed computer transmissions; lost, late, incomplete or erroneous entries; or any computer or electronic equipment tampering, theft or failure or typographical errors.

The Contest Organizer, its employees, agents and representatives are released from any and all liability for damages or loss caused by the downloading of any software or application related to Contest participation.

13. Entry Materials and Communications

The Contest Organizer remains the exclusive owner of all Contest entry materials. Only the Contest Winner shall be contacted by phone or email and informed of the terms and conditions related to receipt of the Prize.

14. Applicable Laws

The Contest is subject to all applicable federal, provincial and municipal legislation as well as to these Contest rules, which are available in French and English versions on the [Contest website](#).

Participation in the Contest and the consent of Entrants to enter and comply with the Contest Rules are governed by the applicable laws of the province of Quebec and federal laws of Canada. By entering, Entrants agree to submit to the exclusive jurisdiction of the courts of Quebec.

15. Severability

Where a paragraph of these Contest rules is declared or judged illegal, unenforceable or invalid by a competent jurisdiction, the paragraph in question will be considered void, but all other unaffected paragraphs will be applicable to the extent permitted by law.

16. Language

Where there is a discrepancy between the English and French versions of the Contest rules, the French version shall take precedence.
