



CONTEST RULES

1. Contest

The RESP online contest (the “Contest”) is held by Industrial Alliance Insurance and Financial Services Inc. (the “Contest Organizer”). The Contest shall be held in Canada from August 1st, 2025, at 10:00 am until October 31, 2025, at 11:59 pm (ET) (the “Contest Period”).

2. Eligibility

The Contest is open to Canadian residents of legal age in their province of residence at the time of the draw.

Employees of, financial security advisors of, or representatives under contract with the Contest Organizer and its subsidiaries, as well as persons residing with these employees, are not eligible for the Contest.

3. How to Enter

Subject to eligibility, any person who opens a new Registered Education Savings Plan (RESP), online or with the help of a financial security advisor under contract with the Contest Organizer and its subsidiaries, during the contest period, 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 and use their full name, email address, city, postal code and telephone number, and if necessary, to disclose this information to a specialized company in order to proceed with the draw and award the prize, if applicable.

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

5. Prize

The Contest winner will be awarded a cash prize of \$2,500 that can be deposited into their new RESP, offered by the Contest Organizer ("the Prize"). All eligible participants will be entered into a random draw.

The prize must be accepted as awarded and may not be transferred to another person or exchanged. The Contest Winner can also choose to deposit the total value of the Prize in the form of a contribution to their RESP.

6. Draw

The draw will be carried out by a manager appointed for this purpose, on November 27, 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.

The draw may also be held virtually via the Contest Organizer's corporate Teams platform if circumstances prevent the draw from being held in person at the Contest Organizer's head office.

7. Chances of Winning

Each person who opens a new RESP, during the Contest Period receives one (1) chance to win throughout the Contest Period.

The odds of winning will depend on the total number of eligible entries at the end of the Contest Period.

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) In the form of a cheque made out to the Contest Winner's name.
- (2) In the form of a contribution to their RESP.

The Contest Winner 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, in the event that an event or any human intervention that could corrupt or interfere with the administration, security, impartiality or conduct of the Contest occurs, as provided for in these 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 more prizes or to award one or more prizes other than in accordance with these rules, without any liability whatsoever, in the event that events beyond its control prevent it from continuing with the Contest, as specified in these 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 in [English](#) on the Contest website or from the Contest Organizer at the address below.

Participation in the Contest, as well as Entrants' consent to participate in and comply with the Contest rules, are governed by the applicable laws of the province of Quebec and the federal laws of Canada. By participating, 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.
