



“Win your RRSP – 2017 season” Contest for Réseau FADOQ

Contest rules

The **“Win your RRSP -2017 season” Contest** (hereinafter the **“Contest”**) for members of the **Réseau FADOQ** is organized by SSQ Distribution Inc. (hereinafter **“SSQ Distribution”**) and by the **Réseau FADOQ** (hereinafter **“FADOQ”**) (collectively called the **“Organizer”**) and runs from 8 a.m. EST on December 5, 2017, to 11:59 p.m. EST on March 1, 2018 (hereinafter the **“Contest Period”**).

The Organizer reserves the right to allow its subsidiaries, affiliated companies and their respective directors, administrators, employees, agents, representatives, and advertising agencies to take all measures necessary for the Contest.

1. ELIGIBILITY

The contest is open to all persons living in Quebec who are over the age of majority and who are members in good standing of the Réseau FADOQ at the time of the Contest.

Excluded are employees, brokers, agents and representatives of the Organizer, its affiliated and parent companies, advertising agencies and all other parties who may be involved in the design, production and distribution of materials related to the Contest and members of their immediate family, spouse, and all persons residing with these employees, brokers, representatives and agents.

2. HOW TO PARTICIPATE

To enter the Contest, a member of the Réseau FADOQ must meet with a financial security advisor or an accident insurance or health insurance representative of SSQ Distribution Inc.

To be eligible for the Contest, the appointment must take place during the Contest Period.

Only members of the Réseau FADOQ who obtain their first Contest entry by making an appointment as per the above paragraph may benefit from additional entries mentioned below.

Additional entries: First additional entry: A member of the Réseau FADOQ may obtain an additional entry if they already have one or more SSQ Financial Group’s individual

insurance products (except auto/home insurance) or investment products prior to the beginning of the Contest Period.

Second additional entry: A member of the Réseau FADOQ may obtain an additional entry if they purchase one or several SSQ Financial Group individual insurance products (except auto/home insurance) or investment products during the Contest Period.

The odds of winning depend on the total number of participants entered in the Contest (hereinafter "**Participant(s)**").

Limit of one entry per person following the meeting with the representative or advisor and two additional entries per person for a total of three (3) entries per person. All other entries are invalid for the purpose of the Contest. Participants can only win once.

All entries become the property of the Organizer and will not be returned.

No purchase necessary.

3. PRIZES

Contest Participants have the chance to win:

- one of the three (3) SSQ Financial Group RRSPs* worth \$1,000 each.

*Winning Participants may choose to invest the \$1,000 prize in any other investment product offered by SSQ Distribution Inc. If the selected winner cannot or does not wish to invest the prize amount in an SSQ RRSP or any other investment product offered by SSQ Distribution Inc., they will be considered as having refused the prize and the Contest Organizer may then replace them by designating another winning Participant.

The winning Participant's choice of investment product in which they wish to invest their prize winnings must be communicated to SSQ Distribution within ten (10) business days of the date on which the winning Participant receives the Declaration and Waiver form to sign.

4 THE DRAW

The winning Participant (the "**Winner**") will be drawn at random from among all eligible contest entries.

The draw will be held on March 12, 2018, at approximately 12 noon EST, at the offices of SSQ Financial Group, located at 2525 Laurier Blvd., Quebec City, QC G1V 2L2.

To be declared winner, the winning Participant must satisfy all the criteria listed in the CLAIMING PRIZES section and have their entry validated by the Organizer.

5. CLAIMING PRIZES

An SSQ Financial Group representative will inform the Winner by telephone in the 7 days following the draw. If the SSQ Financial Group representative is unable to reach the Winner within 7 days following the draw using reasonable means and the contact information provided by the Winner, a new draw will be held at SSQ Financial Group's offices.

In the event that the Winner fails to satisfy the criteria of the Contest rules, is not eligible for the Contest, or submits an invalid entry, they will be disqualified and a new entry will be drawn until a Participant with a valid entry is drawn and declared winner.

To claim their prize and be declared winner, the winning Participant must correctly answer a mathematical skill-testing question, and sign and return the declaration and waiver form confirming that they satisfy the criteria of the Contest Rules within 10 business days of the date on which the Participant received the Declaration and Waiver form for signature.

The prize may either be awarded in person at the offices of SSQ Financial Group if the Winner is able to travel there, or mailed to the Winner to his/her address depending on the Winner's address. This will be determined upon receipt of the signed Declaration and Waiver form.

6. GENERAL CONDITIONS

The Organizer is not responsible for any expenses incurred by the Winner to claim the prize. The Winner is solely responsible for the declaration and payment of any taxes on the prize. Claimed prizes are subject to verification by the Organizer. The Organizer's decision with regard to the Participant's eligibility and validity of his/her participation are final and without appeal.

Entries that are modified, falsified, damaged, incomplete, illegible, photocopied or mechanically reproduced, or submitted by fraudulent means will be disqualified at the Organizer's absolute discretion. This includes any entry that does not satisfy the criteria of the Contest Rules.

By participating in this Contest, the Participant releases the Organizer and the Organizer's affiliated and parent companies, directors, administrators and partners, including advertising agencies, their employees, agents and representatives, of any responsibility, whether direct or indirect, physical or material, resulting from their participation in the Contest and the acceptance and/or use of the prize(s). The Participant also fully releases the Organizer, its advertising agencies and any other party from any claim or legal proceeding against all or one of them, now or in perpetuity, by the Participants, their heirs, estate executors or administrators, related to the Contest or prize. The Organizer does not provide any legal or conventional guarantee on the prizes.

The Contest Organizer does not allow recounting or verifications to be made with respect to the entries or calculations necessary to administer the Contest.

The Winner consents to having his/her name, image, age, likeness, photograph, location, voice, testimonial and/or declaration used in whole or in part by the Organizer, its advertising agencies and all other parties involved in the design, production and distribution of materials related to the Contest for any purpose and by any media including social media now or in perpetuity, in any jurisdiction, and in any manner without compensation or additional approval from the Winner. No correspondence will be exchanged with any person other than the Winner.

The prize must be accepted as awarded and may not under any circumstances be transferred to another person, substituted for another prize or cashed-in in full or in part for a sum of money, subject to the provisions of the following paragraph.

In the event that, for reasons beyond the Organizer's control and unrelated to the Winner, the Organizer is unable to award the prize as described in the Contest Rules, it reserves the right to award a prize of the same type and value or, in its absolute discretion, the cash value of the prize indicated in the Contest Rules.

The explicit or implicit refusal of the prize by the Winner releases the Organizer from any obligation towards this person in relation to the prize.

The Organizer reserves the right in its absolute discretion to close this Contest or to modify, amend, change or substitute these contest rules as per applicable legislation. The Organizer also reserves the right in its absolute discretion to cancel, terminate or suspend this Contest should an event or reason beyond its control corrupt or affect the administration, security, impartiality or process of the Contest as provided for in the Contest Rules subject to the approval of the *Régie des alcools, des courses et des jeux du Québec*.

The Contest is subject to all applicable federal, provincial and municipal laws.

Any dispute regarding the organization or conduct of a contest must be submitted to the *Régie des alcools, des courses et des jeux* for a decision. Any dispute regarding the awarding of a prize may also be submitted to the *Régie* who will serve as mediator in order to settle the dispute.