

“SAVINGS SHOULDN’T BE PUZZLING” Contest Contest Rules

CONTEST PERIOD

The Savings shouldn’t be puzzling Contest is organized by Desjardins Insurance (the “Contest Organizer”), and will run from April 6 to June 6, 2021, at 11:59 p.m. (eastern time) (the “Contest Period”).

ELIGIBILITY

The contest is open to Desjardins Insurance group savings plan members residing in Canada who have reached the legal age of majority in their province or territory of residence on the dates of the contest draws.

(“Eligible Entrants”)

Ineligible

The following individuals are not eligible to enter the contest:

Employees, managers, directors and officers of a Desjardins Group entity, and any individuals residing with them.

HOW TO ENTER

To be eligible for the contest draws, group savings plan members must log on to their Group retirement savings account via the Omni app (can be downloaded via Google Play or App Store) between April 6 and June 6, 2021, at 11:59 p.m. (eastern time).

Plan members are officially entered in the contest when they log on to their account via Omni. An Eligible Entrant is eligible for all draws following their visit to the site. They may only win the contest once.

No purchase or consideration required. To enter the contest without purchase or consideration, Eligible Entrants must clearly handwrite their name, address (including city and postal code), telephone number and the date, along with an original text of approximately 50 words answering the question “How will you make your retirement dreams come true?” and mail it in a postage-paid envelope to 1 Complexe Desjardins, PO Box 7, Desjardins Station, 38th floor, Montreal QC, H5B 1B2. To be valid, no-purchase/no-consideration entries must be postmarked no later than June 6, 2021, the last day of the contest. Upon receipt, the contest entry will automatically be registered and provide 1 chance to win. Limit of 1 entry per postage-paid envelope. All such entries will be subject to the same terms and conditions as other entries. Mechanical reproductions will not be accepted. Entries are the property of the Contest Organizer and will not be returned.

Limit of one (1) entry per Eligible Entrant regardless of entry method.

PRIZE

There are 4 prizes of \$1,000 each, for a total value of CAN\$4,000. Winners will be able to choose:

- A lump sum contribution to their Desjardins Insurance account.* The winner must confirm this choice in writing.

or

- A cheque or bank deposit.

* It can be a group registered retirement savings plan (RRSP), a group tax-free savings account (TFSA) or a group simplified pension plan (SPP). Each winner must have enough contribution room in the registered plan they select (RRSP, TFSA or SPP). Any amounts deposited to an RRSP or TFSA will affect the winner's contribution room. The winner must ensure that they do not exceed their available contribution room by consulting their latest Notice of Assessment for the RRSP or the Canada Revenue Agency website for the TFSA. A pension adjustment will need to be declared if an SPP account is selected. Annual contributions to the SPP cannot exceed the lesser of the following two amounts: 18% of the remuneration received in the year and the defined contribution limit for the year (refer to the Canada Revenue Agency website). The amount paid to the plan will be declared as a contribution from the employee on contribution statements.

The winner, and not the Contest Organizer or the persons on whose behalf the contest is held, is solely responsible for paying any taxes that may arise from the awarding of the prize.

DRAW

Two draws will be held on May 11, 2021, at 2:00 p.m. Another two draws will be held on June 9, 2021, at 2:00 p.m.

Entries received between April 6 and May 7, 2021, at 11:59 p.m. (eastern time) will be used in the draws of May 11 and June 9, 2021.

Entries received between May 8 and June 6, 2021, at 11:59 p.m. (eastern time) will be used in the draw of June 9, 2021.

Eligible Entrants must have a valid email address in their file before June 6, 2021, at 11:59 p.m. (eastern time). Winners will be selected by random computerized draws in the presence of Sylvie Bouffard, Marketing Advisor.

The odds of winning depend on the number of eligible entries received during the Contest Period.

GENERAL CONDITIONS

1. To be declared a winner, the selected entrant must:
 - a) Be reached by phone or email by the Contest Organizer within 10 days of the draw. The selected entrant must be reached within 2 attempts and will have 48 hours to return the Contest Organizer's call or reply to the email after receiving a voicemail message or email from the Contest Organizer, as applicable, failing which they will forfeit the prize.
 - b) Confirm that they meet the eligibility conditions and other requirements of these contest rules.

- c) Correctly answer the following mathematical skill-testing question asked over the telephone, without assistance and within a limited time: $(3 \times 4) + (10/2) - 4 + 6$. If the person does not answer correctly, the contest organizers will hold an electronic draw to select another name from all eligible entries received.
- d) Sign a declaration and release form (the “Declaration Form”) according to the conditions set out by the Contest Organizer and sent to them by mail, email or fax and return it to the Contest Organizer within 10 business days of receipt.

The Contest Organizer reserves the right to change the contest terms and conditions or to terminate the contest at any time whatsoever without notice.

The Contest Organizer reserves the right to disqualify any individual or cancel any entry that does not comply with these contest rules.

The Contest Organizer cannot be held liable for any misplaced or late entries or any malfunction whatsoever that may affect the availability or operation of its website or any component of its telecommunications systems or networks during the contest period. Nor will the Contest Organizer be held liable for any damage to entrants' computers or to components of computer systems used to enter the contest.

Should the selected entrant fail to meet any of the above-mentioned terms or any other condition in these contest rules, the selected entrant will be disqualified and, at the Contest Organizer's discretion, the prize will be cancelled or a new draw will be held for the prize, in accordance with these contest rules, until an entrant is selected and declared the prizewinner. In such a case, the same terms and conditions will apply and be adapted as necessary.

2. **Awarding of prizes.** Within 15 days of receiving the Declaration Form, the Contest Organizer will send a letter to the winner describing how to claim the prize. Should the selected entrant refuse the prize, the Contest Organizer will be released from all obligations related to the awarding of the prize and may, at its discretion, cancel the prize or hold a new draw in accordance with the procedure described in the previous section.
3. **Verification.** All entries and Declaration Forms may be subject to verification by the Contest Organizer. Any entry that is incomplete, inaccurate, illegible, mechanically reproduced, damaged, fraudulent, registered or submitted late, contains an invalid telephone number or is otherwise non-compliant may be rejected and will not entitle the entrant to the prize.
4. **Disqualification.** Anyone who enters or attempts to enter this contest by means that do not comply with these contest rules or that are unfair to other entrants (e.g., via hacking or using a voting group or false names) will be automatically disqualified and may be reported to the appropriate legal authorities.
5. **Contest operation.** Any attempt to undermine the legitimate operation of this contest constitutes a violation of civil and criminal law. If any such attempts are made, the Contest Organizer reserves the right to reject the entrant's entries and obtain redress under the law.
6. **Acceptance of prizes.** Prizes must be accepted as described herein and may not be exchanged, substituted or transferred to another person (including the winner's successor or

heir). In the event that a prize cannot be awarded as described for reasons beyond the Contest Organizer's control, a substitute prize of equal value will be offered.

If the winner chooses to have their prize deposited to their Desjardins Insurance RRSP, TFSA or SPP account, the Contest Organizer has until August 6, 2021, to deposit the sum.

If the prize is not used in whole or in part, for any reason, the Contest Organizer shall not pay or be responsible in any way for any further or alternative compensation to the winner.

7. **Limitation of liability.** If the Contest Organizer is unable to award the prize as described herein, it reserves the right to award a like prize of equal value or, at its sole discretion, to award the monetary value of the prize indicated herein. Under no circumstances will the Contest Organizer be required to award more prizes or to award a prize other than in accordance with these contest rules.
8. **Limitation of liability: Use of prize.** The winner releases the Contest Organizer and the persons in charge of the contest from any liability for damage that may arise from entering the contest or from accepting or using the prize. The winner acknowledges that upon receipt of the prize or the email confirming that they have won the prize, fulfillment of prize-related obligations becomes the sole and exclusive responsibility of the various product and service providers. The winner undertakes to sign a declaration and release form to this effect. The winner acknowledges that the only applicable guarantee is the usual manufacturer's warranty.
9. **Limitation of liability: Contest operation.** The Contest Organizer and the persons in charge of the contest cannot be held liable for any malfunction of any computer component, software or line of communication, the loss or absence of network communication, or any transmission that is faulty, incomplete, incomprehensible or deleted by any computer or network and which may limit or prevent any person from reading the contest rules. Furthermore, the Contest Organizer cannot be held liable for any loss or damage that may be caused, directly or indirectly, in whole or in part, by any web page, software or other download or by the transmission of any information concerning contest entry. More specifically, if the administration, security, impartiality, integrity or operation of the contest is corrupted or seriously affected by reason of a virus, bug, alteration, unauthorized intervention, fraud, technical failure or any other reason, the Contest Organizer reserves the right to cancel, modify, extend or suspend the contest without prior notice (subject to approval by the Régie des alcools, des courses et des jeux du Québec in Quebec).
10. **Limitation of liability: Receipt of entries.** The Contest Organizer and the persons in charge of the contest cannot be held liable for entries that are lost, misdirected or late, whether or not attributable to the postal service or any breakdown, for any reason whatsoever, of the website during the Contest Period, including any damage to an entrant's computer or mobile device.
11. **Limitation of liability: Situation beyond the Contest Organizer's control.** The Contest Organizer and the persons in charge of the contest cannot be held liable in any way whatsoever in the event their inability to act results from a fact or situation beyond their control, or from a strike, lockout or other labour dispute occurring in the organizations or companies whose services are used for contest operation.

12. **Contest changes.** The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest in whole or in part should human intervention or an event take place that could alter or affect the administration, security, impartiality or operation of the contest as provided for in these contest rules, subject to the approval of Régie des alcools, des courses et des jeux du Québec, if required. The Contest Organizer cannot be held liable should such an event or intervention occur.
13. **Termination of the contest.** If the contest must be terminated, in whole or in part, for any reason whatsoever before the closing date provided in these contest rules, the Contest Organizer may, at its sole discretion, award the prizes by choosing from all eligible entries duly received up to the date of the event resulting in the termination of the contest.
14. Under no circumstances will the Contest Organizer be required to award more prizes or to award a prize other than in accordance with these contest rules.
15. **Limitation of liability: Contest entry.** By entering or attempting to enter the contest, entrants agree not to hold liable the Contest Organizer or persons in charge of the contest for any damage that may result from entering or attempting to enter the contest.
16. By accepting the prize, the winners authorize the Contest Organizer to use, if required, their name, photo, likeness, voice, place of residence, and prize statement for publicity purposes, without any form of compensation.
17. **Communication with entrants.** There will be no communication or correspondence about this contest with entrants, except as provided for in these rules or at the Contest Organizer's initiative or to obtain consent to use entries made without purchase or consideration.
18. **Personal information.** Personal information about entrants gathered in the course of the contest will be used solely to administer the contest. No communications, commercial or otherwise, unrelated to this contest will be sent to entrants, unless they have otherwise agreed.
19. **Property.** Entry forms and Declaration Forms are the property of the Contest Organizer and will not under any circumstances be returned to entrants.
20. **Decisions.** All entrants agree to comply with these contest rules and to accept any decisions made by the Contest Organizer, which are final and binding.

Any decision by the Contest Organizer (or its representatives) regarding the contest is final and binding, subject to a ruling by the Régie des alcools, des courses et des jeux du Québec on any matter under its jurisdiction.
21. **Entrants from Quebec.** Any dispute regarding the organization or operation of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any dispute regarding the awarding of a prize may be submitted to the Régie for the sole purpose of reaching a settlement.
22. If a section of the program rules is declared or deemed illegal, unenforceable or invalid by a court of competent jurisdiction, that section will be considered null and void, but all other sections that are not affected will be enforced to the extent permitted by law.

23. The contest rules and regulations are available on the Desjardins Insurance Group retirement savings plan member website accessible via dfs.ca/GroupPlanMember. A paper copy of these rules and regulations can be sent by mail if requested from the Customer Contact Centre at 1-800-968-3587.
24. A French version of these rules and regulations is available on the Desjardins Insurance Group Retirement Savings plan member website accessible via dsf.ca/participant. In the event of a discrepancy between the English and French versions of these rules, the French version will prevail.
25. The winners' names will be announced on the Desjardins Insurance Group retirement savings plan member website for a period of 2 months and in Desjardins Insurance's electronic newsletter entitled *The Essential*.
26. This contest is subject to all applicable laws.