

2019 EZCOMPLETE SALES CAMPAIGN CONTEST (“CONTEST”) - MANAGING GENERAL AGENCY

THIS CONTEST IS OPEN TO RESIDENTS OF CANADA (AGE OF MAJORITY) AND IS GOVERNED BY CANADIAN LAW.

1. CONTEST PERIOD:

Contest begins on September 15, 2019 at 12:00:01 a.m. Ontario Time and ends on December 14, 2019 at 11:59:59 p.m. Ontario Time (the “**Contest Period**”). During the Contest Period, there will be twelve (12) entry periods (each an “**Entry Period**” as described in rule 5 below) and two Grand Prize draws.

2. ELIGIBILITY:

Contest is open to legal residents of Canada who have reached the age of majority in their province/territory of residence at the time of entry, except employees, representatives or agents (and those with whom such persons are domiciled) of The Equitable Life Insurance Company of Canada (“**Sponsor**”), its subsidiaries, affiliates, distributors, prize suppliers and advertising/promotion agencies. Persons, firms and companies who are a life insurance agent under the World Financial Group Insurance Agency of Canada Inc. are not eligible to enter this Contest.

The above are referred to in these official rules as “**Eligible Contestant(s)**”.

3. HOW TO ENTER:

NO PURCHASE NECESSARY. There are two methods of entry:

A) Submit one or more electronic applications using the EZcomplete online policy application platform during the Contest Period:

Eligible Contestants who have a producer agreement in effect with the Sponsor under a Managing General Agency Agreement in effect with the Sponsor, or who are an agent in effect with the Sponsor under a National Account Agreement in effect with the Sponsor, and who: i) have submitted one or more complete, valid, online life, critical illness and/or savings & retirement Sponsor insurance policy applications, (“**Electronic Applications**”), to the Sponsor using the Sponsor’s EZcomplete online policy application platform (the “**EZcomplete Application**”) during the Contest Period; and, ii) do not advise the Sponsor in writing that they do not want to be enrolled in the Contest for the prize draws; will automatically receive one (1) entry/ballot for each Electronic Application submitted for the next weekly prize draw, with eligible non-winning entries/ballots carried forward to subsequent weekly prize draws and the corresponding Grand Prize draw (for either the Life Grand Prize or the S&R Grand Prize). All winning entries/ballots for savings & retirement Electronic Applications during the Contest Period will subsequently only be eligible for the S&R Grand Prize draw. All winning entries/ballots for life and critical illness Electronic Applications during the Contest Period will subsequently only be eligible for the Life Grand Prize draw.

If you do not wish to be automatically entered in the prize draws during the Contest Period, you must advise the Sponsor in writing that you do not want to be enrolled in the prize draws during the Contest Period by sending an e-mail to equitablelifemarketing@equitable.ca

B) No Purchase Entry:

Eligible Contestants that do not wish to, or are not able to, submit an Electronic Application during the Contest Period, may enter the prize draw by completing an original essay of not less than 50 words on the convenience and environmental benefits of using an electronic life, critical illness or savings & retirement insurance policy application and submitting their essay by mail, along with their first name, last name, telephone number, complete mailing address and age to the following mailing address: Equitable Life of Canada, 1 Westmount Road North, Waterloo, Ontario, N2J 4C7, Attention: Individual Contact Centre. Each mail in entry must be sent in a separate postage paid envelope. For each unique, fully completed and original essay received during the Contest Period, the applicable Eligible Contestant will receive one (1) entry/ballot for the prize draw for the next weekly prize draw, with eligible non-winning entries carried forward to subsequent weekly prize draws and the corresponding Grand Prize draw (for either the Life Grand Prize or the S&R Grand Prize). All winning entries/ballots from essays regarding savings & retirement electronic applications during the Contest Period will be subsequently only be eligible for the S&R Grand Prize draw. All winning entries/ballots from essays regarding life and critical illness electronic applications during the Contest Period will be subsequently only be eligible for the for the Life Grand Prize draw.

Entries received through either method of entry are hereinafter referred to as “**Entry**” or “**Entries**”. By submitting an Entry, each entrant agrees to be bound by these official Contest rules (“**Rules**”).

To be eligible, each Entry must be received during the Contest Period. Each eligible Entry received during the Contest Period will be entered in the random prize draw Entry Period during which it is received (see Rule 5).

Sponsor reserves the right, in its sole discretion, to reject any Entry should it be incomplete, or not meet all requirements of these Rules.

All Entries and Eligible Contestants are subject to verification at any time and for any reason. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification): i) for the purposes of verifying eligibility to participate in this Contest; ii) for the purposes of verifying the eligibility and/or legitimacy of any Entry or other information entered (or purportedly entered) for the purposes of this Contest; and/or iii) for any other reason the Sponsor deems necessary, in its sole and absolute discretion, for the purposes of administering this Contest in accordance with these Rules. Failure to provide such proof to the complete satisfaction of the Sponsor within the timeline specified by the Sponsor may result in disqualification in the sole and absolute discretion of the Sponsor. The sole determinant of the time for the purposes of this Contest will be the Contest server machine(s).

4. THE PRIZES AND APPROXIMATE RETAIL VALUE:

There will be fourteen (14) prizes available to be won during the Contest Period, each consisting of the following:

- a) outdoor smoker, briquettes for the smoker and an all weather cover (the “First Week Prize”) having an approximate retail value of \$420 CDN;
 - b) luggage scale, wallet, packing cubes, travel adaptor and a luggage set (the “Second Week Prize”) having an approximate retail value of \$555 CDN;
 - c) digital photo frame and GoPro action camera (the “Third Week Prize”) having an approximate retail value of \$624 CDN;
 - d) Ring Chime Pro, Ring Security Camera, 4 Pack of smart light bulbs and an Echo Show (the “Fourth Week Prize”) having an approximate retail value of \$666 CDN;
 - e) Wi-Fi connected Robot Vacuum and a steam cleaner (the “Fifth Week Prize”) having an approximate retail value of \$834 CDN;
 - f) wake-up light alarm clock and a coffee machine (the “Sixth Week Prize”) having an approximate retail value of \$930 CDN;
 - g) snow thrower with cover (the “Seventh Week Prize”) having an approximate retail value of \$998 CDN;
 - h) yard blower and a lawn mower (the “Eighth Week Prize”) having an approximate retail value of \$1,137 CDN;
 - i) soundbar with a subwoofer (the “Ninth Week Prize”) having an approximate retail value of \$1,198 CDN;
 - j) watch, smart blender and a smart cup (the “Tenth Week Prize”) having an approximate retail value of \$1,138 CDN;
 - k) Visa gift card (the “Eleventh Week Prize”) having an approximate retail value of \$1,500 CDN;
 - l) Golf Town gift card (the “Twelfth Week Prize”) having an approximate retail value of \$2,000 CDN;
 - m) travel voucher (the “Life Grand Prize”) having an approximate retail value of \$5,000 CDN; and
 - n) travel voucher (the “S&R Grand Prize”) having an approximate retail value of \$5,000 CDN
- (collectively the “**Prize(s)**”).

Each Prize shall be delivered to the winner in the manner determined by the Sponsor in its sole and absolute discretion. Prizes must be accepted as awarded. Any cost that is not specifically and expressly stated above as included in a Prize is the sole and absolute responsibility of the winner. No substitutions except at Sponsor’s option. Sponsor reserves the right, in its sole and absolute discretion, to substitute a Prize or a component thereof with a prize of equal or greater value, including without limitation, a cash payment or gift card equivalent to the approximate retail value. Prizes will only be awarded to confirmed winners. Sponsor agrees to abide by any corporate policy of a company with respect to the awarding of prizes by suppliers. Sponsor will not intervene in any decision made by a company that purports to

prevent a winner from receiving a Prize, and Sponsor reserves the right to select another entrant if a winner cannot accept the Prize offered. Winners are solely responsible for complying with all policies and requirements of their employer. Should a winner be a firm or company, the Prize shall be awarded to the party who is directed to receive the Prize by the firm or company. Winners are solely responsible for the reporting and payment of any income tax relating to any Prize they have received.

5. RANDOM PRIZE DRAWS AND SELECTION OF ELIGIBLE WINNERS:

A) Weekly Draws

During the Contest Period, there will be twelve (12) Entry Periods, as follows:

Entry Period	Start Date (all at 12:00 am Ontario Time)	End Date (all at 11:59:59 pm Ontario Time)	Draw Date	Prize to be Awarded
1	September 15, 2019	September 21, 2019	September 24, 2019	First Week Prize
2	September 22, 2019	September 28, 2019	October 1, 2019	Second Week Prize
3	September 29, 2019	October 5, 2019	October 8, 2019	Third Week Prize
4	October 6, 2019	October 12, 2019	October 15, 2019	Fourth Week Prize
5	October 13, 2019	October 19, 2019	October 22, 2019	Fifth Week Prize
6	October 20, 2019	October 26, 2019	October 29, 2019	Sixth Week Prize
7	October 27, 2019	November 2, 2019	November 5, 2019	Seventh Week Prize
8	November 3, 2019	November 9, 2019	November 12, 2019	Eighth Week Prize
9	November 10, 2019	November 16, 2019	November 19, 2019	Ninth Week Prize
10	November 17, 2019	November 23, 2019	November 26, 2019	Tenth Week Prize
11	November 24, 2019	November 30, 2019	December 3, 2019	Eleventh Week Prize
12	December 1, 2019	December 7, 2019	December 10, 2019	Twelfth Week Prize

In Waterloo, Ontario at approximately 10:00 a.m. Ontario time on each draw date (each, a “**Draw Date**”) one (1) eligible winner will be selected by random draw from among all eligible Entries for the corresponding Entry Period, as set out above.

Eligible non-winning Entries will be carried forward to subsequent Entry Periods and will be eligible on subsequent

Draw Dates. Winning Entries will only be carried forward for the Life Grand Prize draw or the S&R Grand Prize draw.

B) Grand Prize Draws

In Waterloo, Ontario at approximately 10:00 a.m. Ontario time on December 17, 2019 (a “**Draw Date**”), one (1) eligible winner will be selected by random draw from among all eligible Entries received during the Contest Period for each of the Life Grand Prize and the S&R Grand Prize.

For greater certainty:

- all eligible winning and non-winning Entries from savings & retirement Electronic Applications and essays regarding savings & retirement electronic applications will be entered into the S&R Grand Prize draw; and
- all eligible winning and non-winning Entries from life and critical illness Electronic Applications and essays regarding life and critical illness electronic applications will be entered into the Life Grand Prize draw.

For each Prize, the odds of winning depend on the number of eligible Entries received during the Contest Period.

6. WINNER NOTIFICATION PROCESS

The Sponsor will make three (3) attempts to contact each eligible winner by telephone (or using any other information available to Sponsor) within five (5) days of the applicable Draw Date. If an eligible winner cannot be contacted within three (3) attempts or five (5) days of the applicable Draw Date (whichever occurs first), or there is a return of any notification as undeliverable; then the eligible winner will be disqualified and the Sponsor reserves the right, in its sole discretion, to randomly select an alternate eligible winner from among the remaining eligible Entries for the applicable Entry Period. Should an Entry be selected in this manner, that Entry will not be carried forward to a subsequent Entry Period, except that such Entry will be carried forward to the corresponding Grand Prize draw.

Before being declared a winner, each eligible winner will be required to: a) correctly answer a mathematical skill-testing question without mechanical or other aid.; b) sign and return, within five (5) business days of notification, the Declaration and Release form to be provided to them, which (among other things): i) confirms compliance with these Rules; ii) acknowledges acceptance of the applicable Prize (as awarded); iii) agrees to use the Prize in respect of any applicable laws or regulations, and acknowledges that they will be solely responsible if they fail to do so; and, iv) releases the Sponsor and its subsidiaries, affiliates, distributors, prize suppliers and advertising/promotion agencies from any and all liability in connection with this Contest, their participation therein and/or the awarding and use/misuse of the Prize or any portion thereof.

By accepting a Prize, each winner acknowledges (on his/her own behalf and on behalf of his/her firm or company, if applicable) acceptance of the Prize (as awarded) and releases the Sponsor and each of its respective officers, directors, employees, agents, representatives, successors and assigns from any and all liability in connection with this Contest, his/her/its participation therein and/or the awarding and use/misuse of the Prize or any portion thereof; and agrees to the publication, reproduction and/or other use of his/her/its name, province/territory of residence, agency association, and in the case of a winner who is a firm or company, the name of the business, the province/territory where the business' head office is located, and agency association, without further notice or compensation, in any publicity or advertisement carried out by or on behalf of the Sponsor in any manner or medium whatsoever, including print, broadcast or the internet. If an eligible winner: a) fails to correctly answer the skill-testing question; b) fails to return the duly executed Declaration and Release in the manner provided above; c) cannot accept (or is unwilling to accept) the Prize (as awarded) for any reason; and/or, d) is determined to be in violation of these Rules (all as determined by the Sponsor in its sole and absolute discretion); then he/she/it may, in the sole and absolute discretion of the Sponsor, be disqualified (and, if disqualified, will forfeit all rights to the Prize) and Sponsor reserves the right, in its sole discretion, to randomly select an alternate eligible winner from among the remaining eligible Entries for the applicable Entry Period (in which case the foregoing provisions of this section shall apply to such newly selected eligible winner).

7. GENERAL CONDITIONS:

All Entries become the property of the Sponsor. The Sponsor assumes no responsibility for lost, delayed, incomplete, incompatible or misdirected Entries. This Contest is subject to all applicable federal, provincial and municipal laws. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all entrants without

right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of Entries and/or entrants.

The Sponsor will not be liable for any technical failure during the Contest Period; for any technical malfunction or other problems relating to the telephone network or lines, computer online systems, servers, EZcomplete Application, access providers, computer equipment or software; for the failure of any Eligible Contestant registration or application submission to be received by the Sponsor for any reason including, but not limited to, technical problems or traffic congestion on the internet or the EZcomplete Application, or at any website; or any combination of the above. Further, the Sponsor will not be liable for any injury or damage to an entrant's, Eligible Contestant's, or any other person's computer related to or resulting from participating, registration or downloading any material in the Contest or use of the EZcomplete Application.

The Sponsor reserves the right, subject only to the approval of the Régie des alcools, des courses et des jeux (the "Régie") in Quebec, to withdraw or amend this Contest (or to amend these Rules) in any way, in the event of an error, technical problem, computer virus, bugs, tampering, unauthorized intervention, fraud, technical failure or any other cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Contest as contemplated by these Rules. Any attempt to deliberately damage any website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law. The Sponsor, with the consent of the Régie in Quebec, reserves the right to cancel or suspend this Contest, or to amend these Rules without prior notice or obligation, in the event of any accident, printing, administrative, or other error of any kind.

For Quebec residents: 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.

In the event of a dispute regarding who submitted an Entry, the Sponsor reserves the right, in its sole and absolute discretion, to deem an Electronic Application Entry to have been submitted by the authorized account holder of the Equinet account at the time of entry, or to deem a no purchase necessary Entry to have been submitted by the person stated in the submission. With respect to an Electronic Application Entry, an "**Authorized account holder**" is defined as the person who is assigned the Equinet account by the Sponsor. An Eligible Contestant may be required to provide proof (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification) that he/she is the authorized account holder of the Equinet account associated with the Entry in question, or the person stated in the submission associated with the no purchase necessary Entry in question.

An Equinet account is the specific and separate account or accounts assigned by the Sponsor to a person, firm or company who: a) has a Producer Agreement in effect with the Sponsor under a Managing General Agency Agreement in effect with the Sponsor; or, b) is an agent in effect with the Sponsor under a National Account Agreement in effect with the Sponsor. The EZcomplete Application can only be accessed through a valid Equinet account.

The Sponsor reserves the right, subject only to the approval of the Régie in Quebec, to adjust any of the dates, timeframes and/or other Contest mechanics stipulated in these Rules, to the extent necessary, for purposes of verifying compliance by any entrant or Entry with these Rules, or as a result of any technical or other problems, or in light of any other circumstances which, in the opinion of the Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules, or for any other reason.

By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives storing, sharing and using the personal information submitted by the entrant for the purpose of administering the Contest and in accordance with Sponsor's privacy policy (available at: www.equitable.ca).

8. INTELLECTUAL PROPERTY

All intellectual property used by the Sponsor in connection with the promotion and/or administration of the Contest, including, without limitation, all trade-marks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations are owned (or licensed, as the case may be) by the Sponsor. All rights are reserved. Unauthorized copying or use of any such intellectual property without the express written consent of its owner is strictly prohibited.

9. LANGUAGE DISCREPANCY

In the event of any discrepancy or inconsistency between the terms and conditions of these Rules and disclosures or other statements contained in any Contest related materials, including but not limited to, the French version of these Rules and point of sale, print or online advertising; the terms and conditions of these English Rules shall prevail, govern and control.

10. CONTEST SPONSER'S ADDRESS

The Equitable Life Insurance Company of Canada, 1 Westmont Rd. North, Waterloo, Ontario, N2C 4J7

Attn: EZcomplete Sales Campaign Contest Administrator