



CONTEST RULES

En route to retirement

1. CONTEST ORGANIZER

The *En route to retirement* contest is being held and organized by La Capitale Insurance and Financial Services (La Capitale or the Contest Organizer).

2. CONTEST PERIOD

The contest will be held in Quebec from 12:01 a.m. ET on October 1, 2017 to 11:59 p.m. ET on December 11, 2017 (the Contest Period).

3. ELIGIBILITY CONDITIONS

To enter this contest, participants must:

- Be a resident of the province of Quebec
- Be age 50 or over on the date of entry
- Have not yet retired in date of subscription

4. HOW TO ENTER

Participation in this contest is free, with no purchase necessary.

To enter the contest, participants must satisfy the eligibility and other conditions set out in these contest rules.

Subject to the limitations contained herein, there is a single way to enter during the Contest Period:

A. Online

By completing the *En route to retirement* online questionnaire, which includes an electronic entry form. Participants must provide the estimated date and year of their retirement.

The entry form is available at:

- lacapitale.com/concours-perspective-retraite or lacapitale.com/contest-perspective-retirement

Limit: One (1) entry per person.



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5. DETAILS OF THE PRIZE

Entering this contest gives you the chance to win the following prize:

Prize	Description		Total (taxes included)
1st	\$1,000 travel voucher	The winner will receive a gift certificate from Laurier du Vallon as a travel voucher of \$1,000 for the destination of his or her choice.	\$1,000

6. SPECIFIC PRIZE CONDITIONS

The prize cannot be reimbursed, transferred, redeemed for cash or assigned.

7. DRAW

7.1 The prize will be awarded by a random draw from all eligible entries. The draw will be held in the presence of an employee witness at 11 p.m. ET on December 19, 2017 at La Capitale's head office, located at 625 Jacques-Parizeau, Quebec City QC G1R 2G5.

7.2 The prize will be awarded to one person only.

7.3 La Capitale reserves the right to disqualify participants or entries that are not in compliance with contest rules.

8. ENTRY RESTRICTIONS AND EXCLUSIONS

8.1. The number of entries per person is limited in accordance with the provisions under section 4 of these contest rules.

8.2. Employees, mandataries, directors and representatives of La Capitale and its affiliated companies, and individuals residing at the same address, may not enter the contest.

8.3. Also excluded from entering the contest are affiliated agents and agencies, their employees and individuals residing at the same address.

9. GENERAL PROVISIONS

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9.1. To be declared a winner, the participant selected at random must:

- Be reached by telephone by the Contest Organizer, to discuss prize delivery arrangements within five (5) business days of the draw. To avoid being disqualified, be reached in no more than two (2) attempts and, if a voicemail message is left, return the Contest Organizer's call within five (5) days of the voicemail.
- Confirm that he or she meets the eligibility conditions and other requirements of these contest rules.
- Correctly and without assistance, answer a timed mathematical skill-testing question administered by telephone.
- Sign a liability waiver and declaration form, which will be forwarded by the Contest Organizer. The form must be returned to the Contest Organizer, either by mail to 625 Jacques-Parizeau St, PO Box 17100, Quebec QC G1K 9E2, or by email to marion.bernier-rochefort@lacapitale.com, within ten (10) business days following receipt. Please indicate "En route to retirement" contest.

Failure to comply with any of the above conditions or to accept the prize will result in disqualification of the participant. In such a case, a new draw will be conducted, in accordance with these contest rules, until an eligible participant has been chosen and declared a winner. If no participant is declared a winner within thirty (30) days following the original draw, the Contest Organizer will have the right to cancel the prize.

9.2. Verification Entry forms are subject to verification by the Contest Organizer. Any entry or entry attempt that is deemed to be fraudulent, illegible, incomplete, received late or otherwise not in compliance with contest rules will be rejected. In such a case, the participant in question will not be entitled to an entry or a prize. The Contest Organizer's decision concerning any aspect of the contest, including but not limited to the eligibility or disqualification of entries or participants, will be final and without appeal, subject to a decision by the *Régie des alcools, des courses et des jeux du Québec* (RACJ) with regard to any matter under its jurisdiction.

9.3. Disqualification The Contest Organizer reserves the right to disqualify any person or cancel one or more entries from a person who enters this contest or tries to do so by any means contrary to these contest rules or which would be unfair to the other participants. Such person may be referred to the appropriate judicial authorities. The Contest Organizer's decision regarding this aspect of the contest is final and without appeal.

9.4. Prize acceptance The prize must be accepted as described in these contest rules and is not, in any case, transferable in whole or in part to another person, unless otherwise indicated herein.

9.5. Limitation of liability – Use of the prize The prize winner releases the Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives from any damage, inconvenience or loss resulting from his or her acceptance or use of the prize. Each participant selected acknowledges that, as of his or her being informed of the prize delivery arrangements, the fulfilment of the

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obligations related to the prize becomes the entire and exclusive responsibility of the various service and product providers.

9.6. Limitation of liability – Contest operation The Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives are not liable for any faulty computer components, software or line of communication, or for the loss or absence of network communication capability, or for any faulty, incomplete, incomprehensible or erased computer or network transmissions that make it difficult or impossible to enter the contest.

9.7. Limitation of liability – Registration The Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives are not liable for any damage or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any web pages or software or by the transmission of any information concerning contest participation.

9.8. Contest modification The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest, in whole or in part, if there is any event or any human intervention that could corrupt or affect the administration, security, impartiality or conduct of the contest as provided for in these contest rules, subject to *Régie des alcools, des courses et des jeux* approval, if required. In no case may the Contest Organizer, its subsidiaries, its advertising and promotional agencies, the suppliers of products or services related to this contest or their employees, agents and representatives be required to award more prizes or to award any prize other than in accordance with these contest rules.

9.9. Notice to participants – Information disclosure outside of Quebec La Capitale and its affiliated companies may be doing business with one or more service provider(s) based outside of Quebec. It is therefore possible that some of your personal information held by La Capitale may be stored outside of Quebec and governed by the laws of foreign countries or states. By completing such forms, participants tacitly accept such a situation.

9.10. Authorization The prize winner authorizes the Contest Organizer and its representatives to, if required, use his or her name, photograph, image, voice, contact information, place of residence or any statement relating to the prize for advertising purposes, without any compensation.

9.11. Participant For the purposes of these rules, the eligible participant is the person whose name appears on the entry, and it is to this person that the prize will be awarded if selected and declared a winner.

9.12. Prize limit In no case may the Contest Organizer be required to award more prizes or to award any prize other than in accordance with these contest rules.

9.13. Limitation of liability – Entry Persons who enter or attempt to enter this contest release the Contest Organizer, its advertising and promotional agencies, subsidiaries and their employees, agents and representatives from any liability for any damage they may incur as a result of entering or attempting to enter the contest.

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- 9.14. Contest rules** The contest rules are available at the Contest Organizer's offices located at 625 Jacques-Parizeau St, Quebec QC G1K 9E2, and online at lacapitale.com/concours-perspective-retraite or lacapitale.com/contest-perspective-retirement.
- 9.15. Dispute** Any dispute regarding the organization or conduct of a promotional contest may be submitted to the RACJ for a ruling. Any dispute regarding the awarding of a prize may be submitted to the RACJ only for the purpose of helping the parties reach a settlement.
- 9.16. French version** A French version of the contest rules is available upon request at the following address: 625 Jacques-Parizeau St, P. O. Box 17100 Quebec QC G1K 9E2. In the event of a discrepancy between the French and English versions of the rules, the French version will prevail.