

CONTEST PERIOD

The "Go Digital Contest" (the "Contest") begins on April 21, 2025, at 12:01 a.m. ET and ends on May 30, 2025, at 11:59 p.m. ET (the "Contest Period"). The Canada Life Assurance Company (the "Contest Sponsor") sponsors the Contest.

ELIGIBILITY

The Contest is open to legal residents of Canada. Residents must be the age of majority in the province/territory they live.

To be eligible for the Contest, an individual must be:

- 1. an active member of a group benefits plan administered by the Contest Sponsor; or
- 2. an active member of a group retirement and savings plan administered by the Contest Sponsor,

(each eligible entrant an "Entrant", and collectively the "Entrants").

Employees, representatives, and agents of the Contest Sponsor and members of benefits plans of the Federal Government administered by the Contest Sponsor or its affiliates cannot enter the Contest and may not be Entrants. In addition, immediate family members or those living in the same household as those employees, representatives or agents cannot enter the Contest. The expression "immediate family" means spouse, mother, father, sister, brother, son or daughter.

HOW TO ENTER - NO PURCHASE NECESSARY

Each Entrant can earn a maximum of three (3) entries (each an "**Entry**") during the Contest Period. To earn an Entry, an Entrant must complete any of the following actions:

- 1. register their My Canada Life at Work[™] account on the mycanadalifeatwork.com website (the "**Website**") or mobile application (the "**App**") for the first time during the Contest Period;
- 2. successfully submit one (1) health or dental benefit claim via the Website or App during the Contest Period to qualify for a single entry; or
- 3. switch to paperless communications via the Website or App during the Contest Period.

A maximum of one (1) Entry will be awarded for each of the above three (3) activities completed during the Contest Period. No more than three (3) total Entries will be awarded to any Entrant.

The App can be downloaded on Apple and Android devices from the Apple App Store and Google Play, respectively.

Alternative Entry

Entrants may enter the Contest by submitting a 250-word essay during the Contest Period about what they would do with the Prize (as hereinafter defined). This alternative method ("**Alternative Entry**") will earn an Entrant a maximum of one (1) Entry. Entrants must include full name, address, phone number and email address on the essay for the Alternative Entry. Essays can be mailed to:

2025 Go Digital Contest Essay Canada Life Assurance Company 100 Osborne St N, Winnipeg MB R3C 1V3

The Contest Sponsor is not responsible for any misdirected/lost mail. Alternative Entries must be received by May 23, 2025. An Entrant earning an Entry via the Alternative Entry method will be ineligible to earn any further Entries.



PRIZE

There is one (1) prize (the "**Prize**") available to be won, consisting of one (1) or more prepaid credit cards with a total value of \$5,000 CAD. The type of prepaid credit card(s) for the Prize is subject to availability and will be determined by the Contest Sponsor.

The winner must accept the Prize as awarded. No substitutions will be available. The Prize will ship at the Contest Sponsor's expense to the address provided by the Winner.

THE DRAW

On June 13, 2025, at 10 a.m. ET (the "**Draw Date**") at the Canada Life offices located at 100 Osborne St N, Winnipeg MB, R3C 1V3, the Contest Sponsor will randomly select one Entry, and the Entrant who submitted that Entry will be eligible to win the Prize. All Entries have an equal chance of winning.

The odds of winning depend on the number of Entrants who enter the Contest and the number of Entries accepted during the Contest Period.

The Contest Sponsor will make three (3) attempts to contact the selected Entrant within ten (10) business days of the Draw Date. Attempts will be by telephone and email. If the selected Entrant does not confirm acceptance of the Prize within (10) business days, can't be reached by email or telephone for any reason, is unable to correctly answer a skill-testing question or does not provide additional information required by the Contest Sponsor, another Entry will be randomly selected from the remaining Entries and the Entrant who submitted that Entry will be eligible to win the Prize.

BEFORE BEING DECLARED THE PRIZE WINNER, a selected Entrant will be required to:

- a. correctly answer a time-limited mathematical skill-testing question without assistance; and
- **b.** provide such additional information that the Contest Sponsor deems necessary to meet regulatory requirements.

If the selected Entrant incorrectly answers the mathematical skill-testing question or refuses to provide the additional information requested by the Contest Sponsor, they will be disqualified and another Entrant will be selected via a draw from the remaining Entries, and this will continue until the Prize is awarded or there are no more Entrants.

OWNERSHIP OF ENTRIES

All Entries become the property of the Contest Sponsor. This Contest is subject to all applicable federal, provincial and municipal laws. The decisions of the Contest 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.

AMENDMENT

The Contest Sponsor reserves the right, in its sole and absolute discretion, to withdraw, amend or suspend this Contest (or to amend these Rules) in any way without prior notice.

PUBLICITY AND PERSONAL INFORMATION

By entering the Contest or accepting the Prize, each Entrant consents to the use of their Entries, name, address and photograph without further remuneration, in connection with any publicity carried out by or on behalf of the Sponsor with respect to the Contest. In addition, by entering the Contest or accepting the Prize, each Entrant consents to the collection, use and disclosure by the Sponsor, its agents or representatives of such Entrant's personal information for the following purposes:

a. administering (including, without limitation, in submitting any filing required in connection with the Contest with a regulatory body, identifying the Entrant on the Website and identifying the Entrant to the relevant group benefits plan sponsor) and publicizing the Contest;



- **b.** detecting and protecting the Sponsor, its affiliates, and other third parties against error or fraud and other illegal activity;
- **c.** as may be necessary for tax reporting purposes (including reporting information to an eligible Entrant's group benefits plan sponsor for such group benefits plan sponsor's tax reporting purposes);
- d. as otherwise disclosed to the Entrant and for which the Sponsor obtains the Entrant's consent; and
- e. as permitted or required by law, all without payment or consideration.

Personal information collected, used or disclosed during the Contest will be treated in accordance with the Contest Sponsor's privacy policy accessible on the Contest Sponsor's website at https://www.canadalife.com/privacy.html. Personal information collected during the Contest entry process is temporarily stored by a third-party vendor and may be in a jurisdiction different than the one the user is in, and their personal information may be subject to the laws of the local jurisdiction.

INTELLECTUAL PROPERTY

All intellectual property, including but not limited to trademarks, copyrights, patents, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, logos, slogans and representations are owned by the Contest Sponsor. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited.

LIMITATION OF LIABILITY

The Contest Sponsor and/or its agencies or affiliates will not be responsible for lost, late, invalid, delayed, or misdirected Entries. The Contest Sponsor and/or its agencies or affiliates will not be responsible for invalid, expired, or unchecked email addresses.

The Contest Sponsor and/or its agencies or affiliates will not be responsible for any unavailability of or interruptions to any service or equipment used in connection with the Contest, including and without limitation to:

- **a.** interruptions to any network, server, Internet, website, phone, satellite, computer or other connections;
- **b.** failures of any hardware, software or other equipment;
- c. garbled, misdirected or jumbled transmissions or traffic congestion;
- d. other errors of any kind, whether human, technical, mechanical or electronic; or
- **e.** the incorrect or inaccurate capture of entry or other information or the failure to capture any such information.

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, the terms and conditions of these Rules shall prevail, govern and control to the fullest extent permitted by applicable law.

Entry materials/data that have been tampered with or altered are void. The Contest Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest or to be acting in violation of these Rules or in an unsportsmanlike or disruptive manner (including, without limitation, submitting an excessive (as determined by the Contest Sponsor in its sole discretion) number of Entries, whether through technological means or otherwise). Any attempt by any person to deliberately undermine the legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, the Contest Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. The Contest Sponsor's failure to enforce any term of these Rules shall not constitute a waiver of that provision.

TAX INFORMATION



All applicable taxes (including income taxes if the Prize is included as a taxable benefit of employment), if any, on the Prize are the sole responsibility of the Prize winner.

LITIGATION

Any litigation must be commenced in the City of Winnipeg, Manitoba.