

10 Days of Giveaways

Official Contest Rules

CONTEST PERIOD

The "10 Days of Giveaways" (the "Contest") begins on December 4, 2023, at 8 a.m. ET. It will run for the following ten (10) business days: between December 4th, 2023, to December 8th, 2023, and between December 11th, 2023 to December 15th, 2023 (the "Contest Period"). The contest will end on December 15th, 2023, at 11:59 p.m. ET (the "End Date"). Sun Life Assurance Company of Canada (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, you must be:

- an active member of a Group Benefits plan with the Contest Sponsor, or
- an active member of a Group Retirement plan with the Contest Sponsor, or
- a Sun Life Group Choices Plan Client, or
- a Sun Life Individual Insurance or Wealth Client.

(the "Entrant", collectively the "Entrants").

Employees, representatives, or agents of the Contest Sponsor or its affiliates cannot enter the Contest. Immediate family 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

To be able to win, Entrants must sign in to sunlife.ca (mysunlife.ca if they're a plan member) or the my Sun Life mobile app. Each day during the contest period that the Entrant signs in, they will automatically earn one (1) entry into the daily contest draw (the "Entry"; collectively the "Entries"). Entrants can earn a maximum of ten (10) Entries dependent on the number of days they sign in. The Contest Sponsor will pull the log data at the end of each of the 10 business days; each list will be used to select one daily draw winner. The Contest Sponsor will pull all the log data at the end of the Contest period; this list will be used to randomly select one grand prize winners.

If Entrants do not already have an account or are unregistered, Entrants must create their account on sunlife.ca (mysunlife.ca if they're a plan member) or the my Sun Life mobile app to enter. The App can be downloaded on iPhone and Android devices from the Apple App Store

and Google Play. App Store is a trademark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google Inc.

There is an alternative entry for Entrants who do not wish to download and/or sign in to the App or sign in to sunlife.ca (mysunlife.ca if they're a plan member). Entrants may enter the Grand Prize only by submitting a 250-word essay about what would you do with the prize (the "Alternative Entry"). The Alternative Entry will only earn the Entrants one (1) entry for the Grand Prize and will be not eligible for the Daily Draw. All contest dates and deadlines apply. Post mark serves as date of entry for the Grand Prize. Entrants must include full name, address and phone number on the essay. Send essays to:

2023 10 Days of Giveaways Essay
Sun Life Financial
227 King St S
Waterloo, ON N2J 1R2

The Contest Sponsor is not responsible for any lost or misdirected mail. All contest dates and deadlines apply. Alternative entries must be received by Sun Life by December 28th, 2023.

PRIZES

Entrants can win one (1) grand prize (the "Grand Prize") or one (1) of ten (10) secondary prizes (the "Secondary Prize"; collectively the "Secondary Prizes"). These prizes consist of:

1. Grand prize: \$5,000 CAD in digital prepaid credit cards (the "Grand Prize").
2. Secondary prize: A \$500 CAD digital prepaid credit card (the "Secondary Prizes").

The type of prepaid credit card for the Grand Prize and Secondary Prize is subject to availability.

The Prizes must be accepted as awarded. No substitutions will be available. Each selected Entrant agrees to sign and return the Contest Sponsor's Declaration and Release form before receiving the Prize.

THE DRAW

On the following dates at 10 a.m. ET at 1 York Street, Toronto, ON, M5J 0B6, the Contest Sponsor will randomly select one (1) Entrant per day. There will be a total of ten (10) Entrants (a "Winner"; collectively the "Winners") selected who will be awarded Secondary Prizes :

- From December 5 to December 8, 2023

- From December 11 to December 15, 2023
- On December 18, 2023

(the "Daily Draw Dates")

On December 29th, 2023 (the "Final Draw Date") at 10 a.m. ET at the Sun Life Offices at 1 York Street, Toronto, ON, M5J 0B6, the Contest Sponsor will randomly select one (1) additional Entrant from all of the certified entries. The first name selected will be the Grand Prize winner. The odds of winning depend on the Entrants' number of Entries and total number of Entries from all Entrants during the Contest Period.

The Contest Sponsor will make three (3) attempts to contact Secondary Prize Winners and the Grand Prize Winner within ten (10) business days of the Final Draw Date. Attempts will be by telephone and email. If a Winner does not make contact within ten (10) business days, they will forfeit their Prize. If a Winner is a member under a Group Benefit plan or Group Retirement plan, their plan sponsor reserves the right to forfeit the Prize. The Contest Sponsor reserves the right, in its sole and absolute discretion, to pick an alternate Entrant at random. The foregoing provisions of this section shall apply to such new Winner.

BEFORE BEING DECLARED CONFIRMED PRIZE WINNERS, the selected Entrants will be required to:

- a. correctly answer a mathematical skill-testing question; and
- b. sign and return within ten (10) business days of notification, the Contest Sponsor's Declaration and Release form, which:
 - i. confirms compliance with these Rules;
 - ii. acknowledges acceptance of their Prize as awarded;
 - iii. releases the Contest Sponsor, its parent companies, subsidiaries, affiliates, Prize suppliers, advertising/promotion agencies and any entity involved in the development, production, implementation, administration, judging or fulfillment of the Contest, and each of their respective officers, directors, agents, representatives, successors and assigns from any and all liability in connection with this Contest, their participation therein and/or the awarding and use/misuse of the Prizes or any portion thereof; and
 - iv. agrees to the publication, reproduction and/or other use of their name, address, voice, statements about the Contest and/or photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by or on behalf of the Contest Sponsor in any manner whatsoever, including print, broadcast or the internet.

If the selected Entrants:

- a. fail to correctly answer the skill-testing question;

b. fail to return the properly executed Contest documents within the specified time; and/or

c. can't accept the Prize as awarded for any reason;

then they will be disqualified (and will forfeit all rights to their Prize) and the Contest Sponsor reserves the right, in its sole and absolute discretion, to randomly select an alternate Entrant from among the remaining eligible Entries (in which case the foregoing provisions of this section shall apply to such new selected Entrant).

CONTEST GENERAL RULES

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.

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.

By entering this Contest, each Entrant expressly consents to the Contest Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with their Entry only for the purpose of administering the Contest and in accordance with the Contest Sponsor's privacy statement, unless the Entrant otherwise agrees.

The Contest Sponsor reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates and/or timeframes stipulated in these Rules. The extent of adjustments can be based on:

a. Purposes of verifying compliance by any Entrant or Entry with these Rules, or because of any technical or other problems.

b. In light of any other circumstances which, in the opinion of the Contest Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules.

c. For any other reason.

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.

INTELLECTUAL PROPERTY

All intellectual property, including but not limited to trade-marks, 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, unchecked e-mail 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, telephone, satellite, computer or other connections
- b. Failures of any telephone satellite, 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.
- e. The incorrect or inaccurate capture of entry or other information or the failure to capture any such information.

TAX INFORMATION

All applicable government taxes, if any, on prizes won are the sole responsibility of the winner of such prize.

RESIDENTS OF CANADA

Any litigation must be commenced in the City of Toronto, Ontario.

APPLICABLE LAWS

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

PRIVACY

Personally identifiable information of contest Entrants that is collected, used or disclosed during the Contest will be used to administer the Contest, select Entrants and fulfill the prize and will be treated in accordance with the Contest Sponsor's privacy policy accessible on the Contest

Sponsor's website at <https://www.sunlife.com/sl/pslf-canada/en/>. 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.