
Falling Expenses Contest Official Rules

CONTEST PERIOD

The "Falling Expenses Contest" (the "Contest") begins on October 15, 2024, at 12:01 a.m. ET and ends on November 22, 2024, at 11:59 p.m. ET (the "Contest Period"). 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 a new user (the "New User") of the my Sun Life mobile application (the "App"). To qualify as a New User, you must have never signed in to the App before the Contest Period.

To be eligible for the Contest, you must also 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 & Investments 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

The Entrants can earn a maximum of three (3) entries during the Contest Period. To be able to win, Entrants must complete any of the following actions:

1. Entrants must register their account on sunlife.ca (mysunlife.ca if they're a plan member) or on the App at any point before or during the Contest Period (the "First Entry").
2. Entrants must download and/or sign in to the App at least one (1) time during the Contest Period (the "Second Entry"). The App can be downloaded on Apple 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.

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3. Entrants must convert to receive paperless Sun Life documents at any point before or during the Contest Period (the “Third Entry”).

The Contest Sponsor will pull the log data at the end of the Contest Period. From this list, there will be a random draw of the winner.

Alternative Entry

Alternatively, Entrants may enter the Contest by submitting a 250-word essay about what they would do with the prize. This alternative method (“Alternative Entry”) will only earn the Entrants one (1) entry. The postmark date will serve as the date of entry. Entrants must include full name, address, phone number and email address on the essay for the Alternative Entry. Essays can be mailed to:

2024 Falling Expenses Contest Essay
Sun Life Financial
227 King St S
Waterloo, ON N2J 1R2

The Contest Sponsor is not responsible for any misdirected/lost mail. All contest dates and deadlines apply. Alternative entries must be received by November 22, 2024.

PRIZES

There is one (1) prize (the “Prize”) available to be won. The Prize consists of:

- A set of prepaid credit cards that total \$5,000 CAD.

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

The winners 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 selected Entrant agrees to sign and return the Contest Sponsor’s Declaration and Release form before receiving the Prize.

THE DRAW

The draw will occur on December 6, 2024, at 10 a.m. ET (the “Draw Date”) at the Sun Life offices located at 1 York Street, Toronto, ON, M5J 0B6. The Contest Sponsor will randomly select one (1) Entrant (a “Winner”) among all certified Entries. All Entrants have an equal chance of winning.

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

The Contest Sponsor will make three (3) attempts to contact the Winner within ten (10) business days of the 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 plan member only, 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 WINNER (Confirmed Prize Winner means the Potential Prize Winner who has fulfilled all the requirements), the selected Entrant 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 Prize 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 Entrant:

- a)** fails to correctly answer the mathematical skill-testing question;
- b)** fails to return the properly executed Contest documents within the specified time; and/or
- c)** cannot 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 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.
- 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 the prize won are the sole responsibility of the Confirmed Prize 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 the Entrant 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.