

OFFICIAL RULES & REGULATIONS

2023 ALUMNI INSURDLE CONTEST OFFICIAL CONTEST RULES AND REGULATIONS FOR CANADIAN RESIDENTS ONLY

The Contest is administered by The Manufacturers Life Insurance Company (“Manulife”) 250 Bloor Street East, Toronto, Ontario.

1. CONTEST ENTRY PERIOD

Contest entries will be accepted from Monday, May 1, 2023, at 12:01 am to Thursday, February 29, 2024, at 11:59 p.m. (ET). No entries will be permitted or accepted after February 29, 2024.

2. HOW TO ENTER

NO PURCHASE IS REQUIRED.

No Purchase is Necessary. Alumni of any of the participating schools may enter the contest by completing an online entry form. All individuals who solve the daily Insurdle word and provide their correct contact information on the ballot form will be automatically entered into the contest, unless they opt out of doing so. Respondents leaving a common email address will be considered, for the purpose of the contest draw, to belong to the same household and are therefore subject to the restriction set out in the Eligibility section of these Rules. Online access is required in order to participate in this Contest. Many public libraries, retail businesses and others offer free access to computers and internet services.

Limit: Only one (1) Entry per person shall be permitted by day. Duplicate Entries or Entries made by one person using multiple email accounts may be disqualified.

All Entry Forms and Entries, once submitted, become the property of Manulife. Only Entries received by Manulife will be considered. Proof of Entry transmission or submission shall not constitute proof of receipt. The sole determinant of time for a valid Entry in this Contest will be the Contest server. Manulife reserves the right to refuse any Entry in its absolute discretion.

Online access is required in order to participate in this Contest. Many public libraries, retail businesses and others offer free access to computers and Internet service.

3. ELIGIBILITY REQUIREMENTS

The contest is open to residents of all Canadian provinces and territories who have reached the age of majority as of May 1, 2023, except full-time, part-time or contracted employees of The Manufacturers Life Insurance Company, the participating schools, or those with whom any of these are domiciled.

4. Prize: A total of eleven (11) prizes shall be awarded throughout the contest period. Each draw shall consist of one (1) \$100 Gift Card. Winners will be randomly selected at the end of each month. You will be provided a variety of vendors to choose from. One (1) grand prize of \$1,000 CAD cash will be awarded at the end of the Contest. The prize is not transferable, and no interest is payable on the value thereof. The prize must be accepted as awarded. In each case, the declaration and payment of any taxes or other amounts which may be owing in relation to the prize is the sole responsibility of the winner.

5. DRAW: A random draw will be made for each of the **ten (10) prizes** at the offices of **Manulife, 250 Bloor Street East, Toronto, Ontario** at the end of each month. The draw will be made from all eligible entries received between 12:01 a.m. on the first day of the month and 11:59 p.m. on the last day of the month.

The grand prize will be randomly drawn on **Thursday, March 7, 2024**, in **Toronto, Ontario**. **One (1)** entrant will be randomly selected among all the completed eligible entries. A total of **eleven (11)** prizes will be awarded for the entire contest.

The odds of winning one of the prizes depend entirely on the total number of eligible entries submitted.

6. CLAIMING OF PRIZE

The awarding of the prize is contingent upon the entrant's full compliance with the Official Contest Rules and Regulations. The selected entrants will be contacted by email by a Manulife representative and will be required to correctly answer, unaided, a time-limited mathematical skill-testing question before being declared the winner. If a selected entrant does not comply with the Contest Rules and Regulations, or does not reply within 72 hours of being contacted by a Manulife representative, or fails to correctly answer the mathematical skill-testing question, Manulife reserves the right to declare the entrant ineligible and to select another entrant for that prize.

Any failure of a winner to sign and return all required declarations and releases within 14 days of receipt or attempted delivery thereof will result in forfeiture of the prize and the awarding of it to an alternate entrant.

The skill-testing question will be administered by a Manulife representative during a pre-arranged telephone interview. All decisions of the Manulife representative administering the skill-testing question, or their designate, shall be final.

Further information concerning the prizes and how to claim them will be delivered to the winners by courier within two weeks of successfully answering the skill-testing question.

7. PERSONAL INFORMATION

When entering into the Contest, certain personal information will be required in the Entry Form (including last name, first name, and e-mail address). Such required personal information will be used to administer the Contest (e.g., to contact a participant (or participant's designate) with a Selected Entry). All personal information collected from participants will be handled in accordance with the terms and conditions of Manulife's privacy policy, which can be found on Manulife.ca/privacy-policies.

8. GENERAL CONDITIONS

Agreement. By submitting an Entry Form or Entry, you agree to these Contest Rules.

Applicable laws. This contest is subject to all applicable federal, provincial and municipal laws and is void where prohibited. By entering the contest, entrants consent to the use of their name and photo in any publicity by Manulife without compensation. Each winner will be required to sign a declaration of eligibility, confirming that they are of the age of majority in their province or territory, are a resident of Canada and are not a full-time, part-time or contracted employee of The Manufacturers Life Insurance Company, the participating schools, or those with whom they are domiciled.

For residents of Québec, 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 Régie only for the purpose of helping the parties reach a settlement.

Each winner will also be required to sign a publicity release and must allow their name, photo and remarks to be used for promotional purposes.

Participant identification. The participant is the person whose name appears on the Entry Form, and it is to this person to whom a prize will be awarded if he/she has a selected entry and is declared a winner in accordance with Section 6 of these Contest Rules. In the event of a dispute as to the identity of a participant, the Entry Form will be deemed to be submitted by the established holder of the email account associated with the Entry Form.

Verification. Entries are subject to verification and will be declared invalid if they are illegible, mechanically reproduced, mutilated, forged, falsified, altered, incomplete, fraudulent or tampered with in any way, registered or submitted late, contain an invalid e-mail address, or are otherwise non-compliant. Manulife shall have the right at any time to require proof of identity and eligibility to enter the Contest. Failure to provide such proof may result in disqualification.

Disqualification. Manulife reserves the right to disqualify a person or to cancel one or several entries of a person who participates or tries to participate in the Contest by using methods that do not comply with these Contest Rules or that are unfair to the other participants (e.g., entry exceeding the authorized limit). Such a person may be reported to the appropriate legal authorities. Entries that are late, lost, stolen, false, illegible, damaged, misdirected, mutilated, garbled or incomplete, altered or otherwise irregular or that do not conform with or satisfy any or all of these Contest Rules will be void. Manulife reserves the right, in its sole discretion, to disqualify any participant should such participant at any stage supply untruthful, incomplete, inaccurate or misleading personal details or information in his/her Entry Form, Entry or otherwise.

Conduct of the Contest. Any attempt to deliberately damage the website on which the Contest is held and/or any related website or to sabotage the legitimate course of the Contest constitutes a violation of civil and criminal laws. Should there be any threats of violations, Manulife reserves the right to reject the participant's Entry Form(s) and obtain legal or equitable relief under the applicable laws.

No Liability: conduct of the Contest. Manulife, its affiliates and its respective directors, officers, employees, agents, independent contractors, supplier or service providers (collectively, "Manulife and its Representatives") will not be liable for any computer system, software or phone line malfunctions; any loss or absence of network server connections; or any defective, incomplete, jumbled or scrambled computer transmissions or transmission failure by any computer or network that might restrict or prevent participation in the Contest. Manulife and its Representatives will be not liable for any damage or loss caused, directly or indirectly, in whole or in part, by the downloading of any software or form or by the transmission of any information in connection with the Contest.

Release of Liability and Authorization: use of the Prize. By accepting the Prize, the confirmed winner: confirms compliance with these Contest Rules; acknowledges that the Prize is not transferable and must be accepted as awarded; consents to the use of his/her name, city of residence, entry, voice, statements, photographs and/or likenesses for publicity, advertising or informational purposes in any medium in any format carried out by Manulife, affiliates or its advertising and promotional agencies, or suppliers without any form of compensation; releases Manulife and its Representatives from all liability for damages the winners may suffer following acceptance and use of the Prize, and agrees to sign, before taking possession of the Prize, a release to that effect.

Contest modification. Manulife reserves the right, at its sole discretion, to cancel, modify, suspend or terminate the Contest, in whole or in part, for any reason, including but not limited to, in the event of a virus, computer bug, unauthorized human action, or any other cause beyond its control that could corrupt or jeopardize the administration, security, impartiality or normal course of conduct of the Contest.

Termination of participation in the Contest. In the event that the computer system cannot register the Entry Forms during the Contest Period for whatever reason, or if participation in the Contest must be terminated in whole or in part before the end date provided in these Contest Rules (“Early End Date”), Manulife may, at its sole discretion, proceed with the draw among the entries duly complete up to and including the Early End Date.

Prize limit. In no event shall Manulife be required to award more prizes than indicated in these Contest Rules or to award a prize otherwise than in compliance with these Contest Rules.

Final decision. Any decision by Manulife and its Representatives regarding the Contest and the Contest Rules is final and binding without appeal.

Severability. If a section of the Contest Rules is declared or deemed illegal, unenforceable, or invalid by a competent court, that section shall be considered invalid, but all unaffected sections will be applied within the limits of the law.

To obtain a list of winner(s), or for any questions about this contest, please contact Kaitlin Lawless, Marketing Associate, by e-mail at kaitlin_lawless@manulife.ca.