

2018 ALUMNI TERM LIFE ONLINE QUOTE CONTEST OFFICIAL CONTEST RULES AND REGULATIONS

PARTICIPATING SCHOOLS: The schools participating in the contest are: Algonquin College, Athabasca University, Bishop's University, Brock University, Cambrian College, Carleton University, Concordia University, Confederation College, Dalhousie University, Durham College, Fanshawe College, George Brown College, Georgian College, Grant MacEwan University, HEC Montréal, Holland College, Humber College, Loyalist College, , l'Université de Moncton, l'Université de Québec à Montréal, l'Université de Québec à Rimouski, l'Université de Sherbrooke, McGill University, McMaster University, Mohawk College, Mount Allison University, Northern Alberta Institute of Technology, OCAD University, Queen's University, Ryerson University, Saint Mary's University, Seneca College, Simon Fraser University, Southern Alberta Institute of Technology, St. Francis Xavier University, University of Alberta, University of British Columbia, University of Guelph, University of New Brunswick, University of Toronto, University of Waterloo, University of Western Ontario, University of Windsor, University of Winnipeg, Wilfrid Laurier University, York University.

HOW TO ENTER: No Purchase is Necessary. Alumni of any of the participating schools may enter the contest by requesting an online quote for Alumni Term Life Insurance and completing the online quote form. All individuals who obtain an online quote 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 telephone contact number 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 to participate in order to participate in this Contest. Many public libraries, retail businesses and others offer free access to computers and internet services. Any individual who is not an alumnus / alumna of a participating school may still be entered for a chance to win by completing an online quote for Alumni Term Life Insurance.

ENTRY PERIOD: Contest entries will be accepted from Friday, April 27, 2018 at 12:01 am to Thursday, December 6, 2018 at 11:59 p.m. (ET). No entries will be permitted or accepted after December 6, 2018.

ELIGIBILITY: The contest is open to residents of all Canadian provinces and territories, who have reached the age of majority as of Friday, April 27, 2018 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.

NUMBER OF ENTRIES: Only one entry per person shall be permitted. Each entrant will be eligible to win only one prize.

PRIZE: Two (2) prizes shall be awarded. Winners will be selected Friday, December 21, 2018. Each prize shall consist of one (1) \$1000 cash prize in the form of a cheque. 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.

DRAW: A random draw will be made for each of the two (2) prizes at the offices of Manulife, 250 Bloor Street East, Toronto, Ontario at 2:00 p.m on Friday, December 21, 2018. The draw will be made from all eligible entries received between 12:01 a.m. on Friday, April 27, 2018 and 11:59 p.m. on Thursday, December 6, 2018. Only two (2) prizes will be awarded for the entire contest.

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

AWARDING OF PRIZES: 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 phone or e-mail 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 or 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 his or her 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.

GENERAL CONDITIONS: 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 he/she is of the age of majority in his/her province or territory, is a resident of Canada and is 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 his/her name, photo and remarks to be used for promotional purposes.

Manulife assumes no responsibility for any defect or failure in the transmission or reception of entries, whether caused by communication line failure, theft, destruction or anything else. Manulife also reserves the right to disqualify any contest entrant or potential entrant who makes any unauthorized alteration to any entry or tampers in any way with the entry process. Where, in the sole opinion of Manulife, any tampering with the entry process has brought or could bring the legitimacy of the contest into question, Manulife may cancel, terminate, modify or suspend the contest at its sole discretion and without notice to any entrant. All entries become the sole property of Manulife. All entrants agree to abide by the Contest Rules and the decisions of Manulife, which are final.

To obtain a list of winners, or for any questions about this contest, please contact Manulife at contestinfo@manulife.com or Affinity Markets, Manulife, P.O. Box 4213, Stn. A., Toronto, Ontario M5W 5M3.

As a leading financial services provider, we respect your [privacy](#). All information gathered for the purpose of this contest is confidential and will be used for the purpose of this contest and will not be sold or shared with a third party.