



Rules & Regulations

Eligibility

Eligibility for this draw (the “Promotion”) is extended to Canadian insurance advisors and life licensed according to the insurance board of your province or territory of residence within the dates of this draw.

Insurance advisors attending the WFG Edmonton event are only eligible to enter the draw on March 27th to 29th, 2025. The draw for WFG Edmonton will be held on March 31st, 2025.

Entering the draw is completely free of cost.

How to Enter

At the conference, a QR code will be provided to attendees to enter the draw. No purchase is necessary. To enter the draw, advisors attending the conference must scan the QR code provided, navigate to the website linked to the QR code, and complete the fields provided with their information.

All information entered in the fields must be truthful and accurate. You may not enter anyone else’s information into the fields.

We will not notify any individuals who have entered incorrect or inaccurate information.

Entering incorrect information into the fields will result in disqualification.

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How winners will be chosen

On the date of each draw, Canada Protection Plan Inc., and its affiliates as applicable (“CPP”, “we”, and “us”) or a representative chosen by CPP will randomly choose the potential winners from the eligible entries received at the date of the draw. Your odds of winning depend on the number of eligible entries received. Within twenty (20) business days of the draw, Canada Protection Plan will contact the potential winners using the contact information provided in the fields via the QR code. Any potential winner must respond and contact Canada Protection Plan within twenty (20) business days. If a potential winner does not respond within the time limits that apply or does not otherwise comply with these Rules, then he or she will be disqualified.

We are not responsible if any notification to a potential winner is undeliverable, or if a potential winner does not respond within the required time, or we do not receive the potential winner’s response, or if a potential winner is otherwise disqualified under these Rules.

Prizes

There is a total of one prize available to win. The prize is a gift card valued at \$50.00 CAD. The total value of prizes that will be given away in each draw to eligible insurance advisors who enter a draw is \$50.00 CAD.

Prize distribution

All prizes will be distributed within sixty (60) days after the winner has been successfully contacted and notified of their prize and has complied with all rules and requirements.

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Personal information

By entering this Draw, you agree that CPP and its affiliates can collect, use and disclose your personal information for the purposes of:

- administering the draw;
- updating your contact information on file;
- detecting errors, fraud, and other illegal activity, and to protect CPP, its affiliates and other third parties from them; and
- as otherwise permitted or required by law.

CPP and any third-party agents will be required to protect all personal information in a manner that is consistent with the CPP Privacy Policy available at (<https://www.cpp.ca/privacy-policy-life-insurance/>). By entering this Promotion, you agree that you have read and accepted this Privacy Policy.

Limitation of Liability

CPP and The Independent Order of Foresters (“Foresters”) assume no responsibility or liability for lost, late, misdirected, or incomplete entries, notifications, responses, replies or for any computer, mobile device, online, telephone, hardware, software or technical malfunctions that may occur. This includes, but is not limited to, malfunctions that may affect the transmission or non-transmission of an entry. CPP and Foresters are not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Promotion or by any technical or human error which may occur in the administration of the Promotion.

CPP and Foresters assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, illegal tampering, theft or destruction or unauthorized access to, or alteration of, entries. CPP and Foresters are not responsible for any problems, failures or technical malfunction of any telephone network or lines, computer online systems,

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servers, providers, computer equipment, mobile devices, software, e-mail, players, or browsers, on account of technical problems or traffic congestion on the Internet, at any website, or on account of any combination of the foregoing.

CPP and Foresters are not responsible for any injury or damage to entrant or to any computer or mobile device related to or resulting from participating in, or downloading materials for, this Promotion. Entrant assumes liability for injuries caused or claimed to be caused by participating in the Promotion, or by the acceptance, possession, use of, or failure to receive any prize. CPP and Foresters assume no responsibility or liability in the event that the Promotion cannot be conducted as planned for any reason, including those reasons beyond the control of CPP or Foresters, such as infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or corruption of the administration, security, fairness, integrity or proper conduct of this Promotion.

Release

The winner may, at CPP's sole discretion, be required to execute and return to the address provided by CPP or Foresters a legal agreement and release ("Release") that confirms the winner's:

- (i) eligibility for the Promotion and compliance with these Rules;
- (ii) acceptance of the prize as offered;
- (iii) release of and hold harmless CPP, The Independent Order of Foresters and their respective affiliates, subsidiaries, advertising and promotion agencies and each of their respective past and present directors, managers, officers, shareholders, members, employees, representatives, attorneys and agents (collectively the "Releases") from any and all liability for any loss, harm, damages, cost or expense arising out of participation in this Promotion, participation in any Promotion-related activity or the acceptance, use, or misuse of any prize including

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without limitation, costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom; and

(iv) grant to CPP and Foresters the unrestricted right, in CPP's or Forester's collective or individual discretion, to use or reuse the winner's likeness, name, appearance and biographical material in any and all media now known or hereafter devised. If CPP or Foresters require winners to execute such Release, the executed Release must be returned within fourteen (14) days of the selected winner's response in notification as a selected winner or will be disqualified and the prize forfeited.

General Rules

We reserve the right to cancel, suspend and/or modify this Promotion if any factor beyond our control negatively affects the proper functioning of this Promotion. Examples of such factors include, but are not limited to, large-scale blackouts, any electronic attempt to disrupt our ability to receive eligible entries, and any delay that would make it difficult for us to meet the timelines set out in these rules. We reserve the right to disqualify anyone who violates these Rules or tries to tamper with the entry process or the operation of this Promotion. CPP and Foresters reserve the right to modify these Rules at any time.

Decisions by CPP or Foresters about how to apply these Rules will be final and binding.

Governing Law

This Promotion and the Rules will be exclusively governed and construed in accordance with the laws of the province of Ontario. Any dispute arising hereunder shall be governed by the laws of Ontario and adjudicated in the applicable court in Toronto, Ontario, Canada. We can change these Rules without notice if necessary to

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comply with any law that applies to this Promotion. This Promotion is void in part or in whole where prohibited by law.

Questions

If you have any questions about this Promotion, please contact CPP Sales Support at sales@cpp.ca, or call **877-851-9090**.

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