

CIBC is a prize supplier only and is not responsible for the administration of the Contest. Questions about the Contest should be direct to Sponsor and/or Parent Life Network.

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING.

1. Eligibility: *Parent Life Network Life Insurance Survey \$5,000 Giveaway* (the "Contest") is open only to those individuals who sign up at the online Contest page and who are the age of majority or older in their province or territory of residence as of the date of entry. The Contest is only open to legal residents of Canada who reside in any province or territory within Canada and is void where prohibited by law. Employees, representatives and agents of Square Crop Studios Inc. ("The Sponsor"), Canadian Imperial Bank of Commerce ("CIBC"), and each of their respective parent, affiliates, subsidiaries, related companies, advertising and promotion agencies, suppliers, and the immediate family members and/or those living in the same household of such employees, representatives and agents are not eligible to participate in the Contest. For the purposes of these Rules, "immediate family member" means a parent, sibling, child or spouse, regardless of where they reside. Whether or not any particular person complies with any and/or all of the eligibility requirements will be determined by The Sponsor in its sole and absolute discretion. Void where prohibited.

2. Agreement to Rules: By participating, you agree to be fully unconditionally bound by these Rules, and you represent and warrant that you meet the eligibility requirements set forth herein. In addition, you agree to accept the decisions of The Sponsor, as final and binding as it relates to the content. The Contest is subject to all applicable federal, provincial/territorial and local laws.

3. Contest Period: Entries will be accepted online starting on June 1, 2019 at 12:00:01 AM ET and ending December 31, 2019 at 11:59:59 PM ET (the "Contest Period"). All online entries must be received by December 31, 2019 at 11:59:59 PM ET. The Sponsor reserves its right (subject only to the consent of the *Régie des alcools, des courses et des jeux* in Quebec) to cancel, terminate, modify, amend, extend or suspend the Contest, and select a potential winner from previously received applicable eligible Entries.

4. How to Enter:

Method One - Online Entry and Registration: The Contest must be entered by using the method of entry stated on the [Contest Site](#). The entry must fulfill all Contest requirements, as specified, to be eligible to win a prize. Entries that are not complete or do not adhere to the Rules or specifications may be disqualified at the sole discretion of The Sponsor. You may enter only once and you must fill in the information requested. You may not enter more times than indicated by using multiple email addresses, identities or devices in an attempt to circumvent the Rules. If you use fraudulent methods or otherwise attempt to circumvent the Rules your submission may be removed from eligibility at the sole discretion of The Sponsor.

Method Two – Mail In Entry - No Purchase Necessary: If a contestant does not wish to enter online, the contestant may: print his/her first name, last name, email address, telephone number, complete mailing address (including postal code) and signature on a plain white piece of paper (no larger than 8.5 by 11 inches) and mail it (in an envelope with sufficient postage), to the Sponsor, at: Contest Administrator, Parent Life Network, 301-312 Adelaide St W., Toronto, ON M5V 1R2, Attn: Life Insurance Survey \$5,000 Giveaway. Upon receipt and verification of a

contestant's complete entry request in accordance with these Rules, the contestant will receive one entry into the Contest. To be eligible, all mail-in entry requests must be post-marked during the Contest Period in a separate envelope bearing sufficient postage (i.e. mass mail-in of entry requests in the same envelope will be void). The Sponsor will not be responsible or liable for any lost, stolen, delayed, illegible, damaged, misdirected, insufficient postage, late or destroyed mail-in Contest entry requests.

5. Prizes: There is a total of one (1) Prize (the "Prize") available to be won consisting of a \$5,000 CAD cheque made payable to the winner. The specifics of the Prize shall be solely determined by The Sponsor. No other prize substitution permitted except at The Sponsor's discretion. The Prize is nontransferable. Any and all prize related expenses, including without limitation any and all federal, provincial/territorial and/or local taxes shall be the sole responsibility of the winner.

6. Odds: The odds of winning depend on the number of eligible entries received.

7. Winner selection and notification: The potential winner of the Contest will be selected in a random drawing under the supervision of The Sponsor on January 2, 2020 at 4:00 PM ET at 312 Adelaide St W., Toronto, ON M5V 1R2. The potential winner will be notified by email using the information provided at the time of entry within two (2) days following the winner selection. The Sponsor shall have no liability for the winner's failure to receive notices due to winner's spam, "other" inbox or other security settings or for winner's provision of incorrect or otherwise non-functioning contact information. If the selected winner cannot be contacted, is ineligible, fails to claim the Prize within five (5) days from the time award notification was sent, does not correctly answer the time-limited mathematical skill testing question in the manner prescribed, or fails to timely return a completed and executed declaration and releases as required, the Prize may be forfeited and an alternate winner selected (who will be subject to disqualification in the same manner).

The receipt by winner of the Prize offered in this Contest is conditioned upon compliance with any and all federal and provincial/territorial laws and regulations. ANY VIOLATION OF THESE RULES BY ANY WINNER (AT SPONSOR'S SOLE DISCRETION) WILL RESULT IN SUCH WINNER'S DISQUALIFICATION AS WINNER OF THE CONTEST AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. Prize Delivery: The Sponsor or its representatives will send the Prize to the confirmed Prize winner at his/her registered address in Canada. Please allow six (6) to eight (8) weeks for delivery of same.

9. Terms: The Sponsor reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Contest should (in its sole discretion) a virus, bugs, non-authorized human intervention, fraud or other causes beyond its control corrupt or affect the administration, security, fairness or proper conduct of the Contest (but subject to applicable law and to the consent of the *Régie des alcools, des courses et des jeux* in Quebec). In such case, The Sponsor may select the potential winner from all eligible entries received prior to and/or after (if appropriate) the incident(s). The Sponsor reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the

Contest or website or violates these Rules.

The Sponsor has the right, in its sole discretion, to maintain the integrity of the Contest, to void entries for any reason, including, but not limited to; multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by the Rules; or the use of bots, macros or scripts or other technical means for entering.

Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Contest may be a violation of criminal and civil laws and should such an attempt be made. The Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law.

10. Limitation of Liability: By entering you agree to release and hold harmless Square Crop Studios Inc., Parent Life Network, CIBC and each of their respective parents, subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers and directors from any liability, illness, injury, death, loss, litigation, claim or damage that may occur, directly or indirectly, whether caused by negligence or not, from (i) your participation in the Contest and/or your acceptance, possession, use, or misuse of any prize or any portion thereof, (ii) technical failures of any kind, including but not limited to the malfunctioning of any computer, cable, network, hardware or software; (iii) the unavailability or inaccessibility of any transmissions or telephone or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Contest; and (v) electronic or human error which may occur in the administration of the Contest or the processing of entries.

11. Disputes: THIS CONTEST IS GOVERNED BY THE LAWS OF CANADA, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Contest, you agree that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with this Contest, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Toronto, Ontario having jurisdiction (not applicable in Quebec). Further, in any such dispute, and unless prohibited by law, under no circumstances will you be permitted to obtain awards for, and you hereby waive all rights to claim punitive, incidental, or consequential damages, including reasonable attorneys' fees, other than your actual out-of-pocket expenses (i.e. costs associated with entering this Contest), and you further waive all rights to have damages multiplied or increased.

12. Privacy Policy: The Sponsor and its authorized agents will collect, use, and disclose the personal information you provide when you enter the Contest for the purposes of administering the Contest and prize fulfillment. Information submitted with an entry is subject to the Privacy Policy stated on the Parent Life Network Web Site. To read the Privacy Policy, click [here](#).

13. General: The Sponsor's failure to enforce any term of these Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Rules shall not affect the validity or enforceability of any other provision. If any provision of the Rules is determined to be invalid or otherwise unenforceable, then the Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained

therein. The Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate or necessary to comply with applicable law.

In the event of a dispute as to the identity of the person who submitted any entry, the authorized account holder of the e-mail address submitted at registration will be deemed to be the entrant. The "authorized account holder" is the natural person assigned an e-mail address by an access provider, service provider, or other person or organization responsible for assigning e-mail addresses for the account associated with the submitted address. The potential winner may be required to show proof of being the authorized account holder.

14. Sponsor: The Sponsor of the Contest is Square Crop Studios Inc., the parent company of Parent Life Network. 301-312 Adelaide St W., Toronto, ON M5V 1R2.

15. For Legal Residents of Quebec: Any dispute 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 dispute respecting the awarding of a Prize may be submitted to the Regie only for the purpose of helping the parties reach a settlement.