

Official rules and regulations

Manulife *It's All About Your Life*

By entering the Manulife *It's All About Your Life*, (the "Contest"), entrants agree to abide by these Official Contest Rules and Regulations and the decisions of the sponsor, The Manufacturers Life Insurance Company ("Manulife"), which are final.

1. How to participate

1.1 contest period: The **Manulife It's All About Your Life** Contest begins on **February 11, 2019**, 10:01 AM (EST) and ends on **June 30, 2019** at 11:59 P.M. (EST) (the "Contest Period").

1.2 Eligibility: The Contest is only open to residents of Canada who have reached the legal age of majority as of **February 11, 2019** in their province/territory of residence. You are not eligible to enter this Contest if you are a full-time or part-time employee of Manulife or its affiliates, or are contracted to work on behalf of Manulife or its affiliates. You are not eligible to enter this Contest if you, your spouse, child or parent or a person you are domiciled with is an employee of Manulife.

1.3 How to enter: No purchase necessary.

To enter, go to www.manulife.ca/itsallaboutyourlife (the "Contest Website"). All eligible individuals who complete the questionnaire and enter the Contest at www.manulife.ca/itsallaboutyourlife and provide their email address **and telephone number** will be entered in to the Contest. Online access is required to participate in this Contest. Many public libraries, retail businesses and other areas offer free access to computers and internet services.

1.4 entry period: Contest entries will be accepted from **February 11, 2019** at 10:01 AM (EST) to **June 30, 2019** at 11:59 PM (EST). No entries will be permitted or accepted after **June 30, 2019**.

1.5 Entry limit/verification: There is a limit of one (1) entry per eligible person during the Contest Period. Each entrant will be eligible to win only one (1) prize. An Entry may be rejected at the sole discretion of Manulife if the telephone number is not properly completed with all required information, and/or submitted and received in accordance with these Rules during the Contest Period.

2. Prize

2.1 Prize: ONE (1) cash prize valued at \$1000 CAD (the "Prize") will be awarded. The Prize is not transferable or refundable, and no interest is payable on the value thereof. The Prize must be accepted as awarded. No Prize substitutions are permitted. The declaration and payment of taxes or other amounts which may be owing in relation to the Prize is the sole responsibility of the winner.

2.2 Draw: ONE (1) random draw (the “**Prize Draw**”) for the Prize will be made at the office of Manulife, **250 Bloor St E, Toronto, Ontario at 2:00 PM (EST) on July 16, 2019** (the “**Prize Draw Date**”). The draw will be made from all eligible entries received during the Contest Period of **February 11, 2019, at 10:01 AM (EST)** and the Contest deadline of **June 30, 2019 at 11:59 PM (EST)**.

2.3 Odds of winning: The odds of winning a prize will depend entirely on the total number of eligible entries received by Manulife during the Contest Period, in accordance with these Rules.

2.4 Winner notification process: The potential winner will be **contacted by telephone** by a Manulife representative within five (5) business days of the Contest Prize Draw Date. The selected entrant must respond within 72 hours of being contacted by a Manulife representative, and correctly answer an unaided, time-limited mathematical skill-testing question before being declared the winner.

2.5 Winner confirmation process / awarding of the prize: BEFORE BEING DECLARED A CONFIRMED PRIZE WINNER, the potential winner will be required to: (a) correctly answer, a mathematical skill-testing question without mechanical or other aid; and (b) sign and return a Winner’s Declaration within fourteen (14) days of receipt. Any failure of the winner to sign and return all required declarations and releases within fourteen (14) of days of receipt or attempted delivery thereof will result in forfeiture of the Prize and the awarding of the Prize to an alternative entrant.

The skill-testing question will be administered by a Manulife representative by telephone. All decisions of the Manulife representative administering the skill-testing question, or his or her designate, shall be final.

The awarding of the Prize is contingent upon the entrant’s full compliance with the Official Contest Rules and Regulations. 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 the Prize.

If a potential winner: (a) cannot be contacted by the Manulife representative (due to invalid telephone number, or other reason); (b) fails to correctly answer the skill-testing question; (c) fails to return the properly executed Contest documents within the specified time; (d) cannot accept (or is unwilling to accept) the applicable Prize (as awarded) for any reason; and/or (e) is determined to be in violation of these Rules (all as determined by the Manulife representative; then they may, in the sole and absolute discretion of the Manulife representative, be disqualified (and, if disqualified, will forfeit all rights to the applicable Prize) and Manulife will reserve the right, in its sole and absolute discretion and time permitting, to randomly select an alternate potential winner from among the remaining applicable eligible Entries submitted and received in accordance with these Rules (in which case the foregoing provisions of this section shall apply to such newly selected entrant, with the necessary amendments).

Further information concerning the Prize and how to claim it will be delivered to the winner by courier within **eight (8)** weeks of successfully answering the skill-testing question.

3. General conditions

3.1 All entries become the property of Manulife. This Contest is subject to all applicable federal, provincial and municipal laws, and is void where prohibited. The decisions of Manulife 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. By entering the Contest, entrants consent to the use of their name and photo in any publicity by Manulife without compensation. The Contest winner will be required to sign a declaration of eligibility to confirm the following: (a) they are of the age of majority in their province

or territory of residence; (b) are a resident of Canada; (c) are not a full-time or part-time employee of Manulife or its affiliates, or are contracted to work on behalf of Manulife or its affiliates; and (d) confirming that they, their spouse, child or parent or a person they are domiciled with is not an employee of Manulife. The Contest winner will also be required to sign a publicity release and must allow their name, photo and remarks to be used by Manulife for promotional purposes or for any other reason without further notice or compensation. The Contest winner also waives all moral rights in and to his/her entry in favour of Manulife and agrees to release and hold harmless Manulife, its affiliates and each of their respective agents, employees, directors, successors, and assigns from and against any and all claims based on publicity rights, defamation, invasion of privacy, copyright infringement, trade-mark infringement or any other intellectual property related cause of action that relate in any way to the entry.

3.2 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.

3.3 Manulife assumes no responsibility for any human or computer-generated 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.

3.4 In the event of any discrepancy or inconsistency between the terms and conditions of these English Rules and disclosures or other statements contained in any Contest related materials, including, but not limited to: The Contest Website, French version of these Rules, and/or online advertising; the terms and conditions of these English Rules shall prevail, govern and control to the fullest extent permitted by law.

3.5 To obtain winner information, or for any questions about this Contest, please contact **Manulife at 360Solutions@manulife.com** or Lifecycle Marketing, Manulife, P.O. Box 670, Stn Waterloo, Waterloo, Ontario N2J 4B8.

Privacy statement:

As a leading financial services provider, we respect your privacy. For further information, please view our **privacy policy** and our **online privacy statement**. All information gathered for the purpose of this Contest is confidential and will be used for the purpose of this Contest, and if the entrant consents, to provide additional information to the entrant about products and services offered by Manulife. Manulife will not share information gathered as part of this Contest to any other entity except as required by law.