

Official Contest Rules

The Government of Newfoundland GroupNet for Plan Members™ contest (the “**Contest**”) is sponsored by The Great-West Life Assurance Company (the “**Sponsor**”). The Contest commences at 12:00:01 a.m. (CST) on July 1, 2019 and runs to 11:59:59 p.m. (CST) on July 31, 2019 (the “**Contest Period**”).

1. **HOW TO ENTER:** No purchase necessary. Where eligible (see “Eligibility” below), register for the first time on the Great-West Life GroupNet for Plan Members platform. Registration must be completed during the Contest Period to confirm your participation in the Contest (a “**Contest Entry**”). No more than one (1) Contest Entry per eligible person will be awarded.

The Sponsor's servers are the official time keeping device for this Contest. This Contest is intended for residents of Canada, excluding those who reside in Quebec, and will be interpreted according to applicable Canadian law.

2. **ELIGIBILITY:** To enter the Contest and be eligible to win the Prize (as hereinafter defined) you must: (a) be a plan member of the Government of Newfoundland; (b) be a legal resident of Canada but not a resident of Quebec; and (c) have reached the age of majority, according to the laws of the Province or Territory where you reside, on the commencement date of the Contest Period. Notwithstanding the foregoing, employees responsible for organizing the Contest, overseeing any draws related to the Contest or participating in any committee used to judge Contest Entries, as well as employees domiciled with such persons, are not eligible to win the Prize (as hereinafter defined).
3. **PRIZE:** There is one (1) prize available to be won (the “**Prize**”), consisting of a \$150.00 VISA gift card. The total approximate retail value of the Prize is \$150.00.

The Sponsor reserves the right to substitute one or more different items of equal or greater retail value for the Prize and for any reason whatsoever. Taxes and fees associated with the Prize, if any, are the sole responsibility of the Prize winner. The Prize will be awarded, assuming that there is at least one (1) eligible entrant that is able to meet the requirements of these Official Contest Rules.

4. **PRIZE DRAWS:** On August 6, 2019 at 12:05:00 p.m. (NDT) in St. John's, Newfoundland and Labrador, one (1) Contest Entry will be randomly selected from among all Contest Entries received by the Sponsor during the Contest Period.

An eligible entrant selected to win the Prize will be contacted by email or telephone within three (3) business days of the draw date. The selected entrant will have five (5) business days after being emailed or telephoned to confirm acceptance of Prize. If the selected entrant doesn't accept the Prize, cannot be reached by email or telephone for any reason or is unable to correctly answer a skill-testing question, another eligible entrant will be randomly selected from the remaining Contest Entries, and this will continue until the Prize is claimed or there are no more eligible entrants.

The Sponsor will not be responsible for failed attempts to contact a selected eligible entrant. Odds of being selected for the Prize depend on the total number of eligible Contest Entries received during the Contest Period.

5. **AWARDING OF THE PRIZE:** Being awarded the Prize is contingent upon fulfilling all requirements set forth herein. In addition, to receive the Prize, a selected eligible entrant must correctly answer, unaided, a mathematical skill-testing question. If the selected eligible entrant's answer to the mathematical skill-testing question is incorrect, he or she will be disqualified from receiving the Prize and another entrant will be selected via a draw of the remaining eligible Contest Entries until such time as the Prize is awarded or there are no more eligible Contest Entries.

A selected eligible entrant may also be required to sign a release form (the "**Release Form**"), confirming compliance with these Official Contest Rules, acceptance of the Prize as awarded, without substitution, and releasing and holding harmless the Released Parties (as hereinafter defined) from any and all claims, expenses or liabilities in connection with the Prize or the Contest. The Release Form (where applicable) must be returned within the time period specified on the Release Form or the Prize may be forfeited.

No more than the stated number of Prizes will be awarded as part of the Contest. In the event that production, technical, seeding, programming or any other reasons cause more than the number of Prizes as set forth in these Official Contest Rules to be available or claimed, the Sponsor reserves the right to award only the number of Prizes set forth in these Official Contest Rules by a random drawing among all legitimate, unawarded, eligible Prize claims.

The Prize will be delivered to the winner's specified address within six (6) weeks of the eligible entrant being declared a winner and providing the Sponsor with a completed Release Form (if required). If it is not possible to deliver the Prize within six (6) weeks, the Prize will be delivered as soon as reasonably possible.

6. **RELEASE:** By entering the Contest or accepting the Prize each entrant agrees to: (a) fully and unconditionally comply with and be bound by these Official Contest Rules and the decisions of the Sponsor or the Contest judges which are binding and final in all matters relating to this Contest; and (b) release and hold harmless the Sponsor, contest coordinators/administrator, and their affiliated and related companies, their dealers, and their respective shareholders, directors, officers, employees, agents, representatives, successors and assigns, and, if applicable, their respective advertising or promotion agencies (collectively, the "**Released Parties**") from any and all claims, expenses or liabilities in connection with the Prize, the Contest or any use made by a Released Party of entry material submitted by an entrant (including a Contest Entry) or used as the basis of a Contest Entry. Contest Entries become the sole property of the Sponsor.
7. **PUBLICITY AND PERSONAL INFORMATION:** By entering the Contest or accepting the Prize, each entrant consents to the use of his or her Contest Entry, name, address and photograph without further remuneration, in connection with any publicity carried out by or on behalf of the Sponsor with respect to the Contest. In addition, by entering the Contest or accepting the Prize, each entrant consents to the collection, use and disclosure by the Sponsor, its agents or representatives of such entrant's personal information for the following purposes: (a) administering (including, without limitation, in submitting any filing required in connection with the Contest with a regulatory body) and publicizing the Contest; (b) detecting and protecting the Sponsor, its affiliates, and other third parties against error or fraud and other illegal activity; (c) as otherwise disclosed to the entrant and for which the Sponsor obtains the entrant's consent; and (d) as permitted or required by law, all without payment or consideration.

Any questions regarding the Sponsor's privacy policy should be addressed to: Chief Compliance Officer, The Great-West Life Assurance Company, 100 Osborne Street North, Winnipeg, Manitoba, Canada R3C 3A5.

8. **INTELLECTUAL PROPERTY RIGHTS:** With respect to any Contest Entry or any material used as the basis of a Contest Entry, the entrant agrees that all such Contest Entries become the sole property of the Sponsor and the entrant irrevocably waives all right to same.
9. **LIMITATION OF LIABILITY:** The Released Parties are not responsible for any loss, damage or claims caused by or resulting, directly or indirectly, from the Contest or acceptance of the Prize, including without limitation loss, damage or claims that result, directly or indirectly, from:
(a) injury, loss, or damage of any kind resulting from an entrant's participation in the Contest;
(b) entrants which fail to comply with these Official Contest Rules (with the Contest Entry or Contest Entries of all such entrants being void for the purpose of the Contest);
(c) any incorrect or inaccurate information, whether caused by an entrant, printing errors or by any of the equipment, software or programming associated with or utilized in the Contest;
(d) technical failures of any kind, including, but not limited to, malfunctions, interruptions, or disconnections in phone lines or network hardware or software or any injury or damage to an entrant's or any other person's computer related to or resulting from downloading any material related to the Contest;
(e) unauthorized human intervention in any part of the entry process or the Contest;
(f) technical or human error which may occur in the administration of the Contest or the processing of Contest Entries;
(g) Contest Entries that the Sponsor deems, in its sole discretion, to be offensive, inappropriate or not in keeping with the spirit of the Contest or these Official Contest Rules (with all such Contest Entries, as applicable, being void for the purpose of the Contest); or
(h) Contest Entries that infringe or violate applicable law, including laws respecting trademarks, copyright or trade secrets (with all such Contest Entries being void for the purpose of the Contest). If for any reason an eligible entrant's Contest Entry is erroneously deleted, lost, or otherwise destroyed or corrupted, an eligible entrant's sole remedy is another Contest Entry, as applicable, if permitted by the Sponsor in its sole discretion.

Entry materials/data that have been tampered with or altered are void. The Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest or to be acting in violation of these Official Contest Rules or in an unsportsmanlike or disruptive manner (including, without limitation, submitting an excessive (as determined by the Sponsor in its sole discretion) number of Contest Entries, whether through technological means or otherwise). Any attempt by any person to deliberately undermine the legitimate operation of the Contest may be a violation of criminal and civil law, 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. The Sponsor's failure to enforce any term of these Official Contest Rules shall not constitute a waiver of that provision.

10. **MODIFICATION AND TERMINATION:** The Sponsor reserves the right, for any reason, to terminate or suspend, this Contest or to amend the Official Contest Rules at any time and in any way, without prior notice.

©The Great-West Life Assurance Company, 2019 (Great-West Life), all rights reserved. Any modification of this document without the express written consent of Great-West Life is strictly prohibited.