

## "Accirance turns 50!" CONTEST RULES

### CONTEST PERIOD

The contest is organized by Desjardins Financial Security Life Assurance Company (hereinafter referred to as "Desjardins Financial Security"). The contest will run from August 1 to August 31, 2008.

### ELIGIBILITY

The contest is open to residents of Quebec and Ontario who are 18 years of age or older. However, anyone who, during the contest period, is an employee, officer, representative, or agent of Desjardins Financial Security, and anyone living with the aforementioned, may not enter the contest. Also, advertising and promotional agencies, suppliers of materials or services connected with this promotion or any other parties directly involved in the operation of this contest, including any persons living with them, are not eligible to enter the contest.

### HOW TO ENTER THE CONTEST

To enter the contest, go to [www.desjardins.com/concoursaccirance](http://www.desjardins.com/concoursaccirance), correctly answer the Accirance question, complete the entry form and click on the Submit button at the bottom. There is a limit of one entry per person. Entrants must use a valid email address. No email address may be used by more than one entrant. No purchase is necessary.

### PRIZE

One (1) 23-inch Panasonic flat screen TV valued at approximately \$600.

### DRAW

No paper entry form is necessary; you enter on line. The random draw from among all eligible online entries will take place at 1:30 p.m. on September 8, 2008 at the Desjardins offices located at 3155, boulevard de L'Assomption, in Montréal.

### CLAIMING THE PRIZE

The contest organizers will notify the individuals whose names were drawn as soon as possible after the draw, either by phone or email, to ensure that all qualifying conditions have been met.

To be awarded the prize, the winners must have correctly answered a mathematical skill-testing question, complied with the contest rules and signed a declaration and release form. The winners release the organizers of all responsibility with respect to any damage that could result from accepting and using the prize. The person whose name was drawn has fifteen (15) days from the

date a letter containing the mathematical skill-testing question and release form is mailed to return the answer and signed form in the self-addressed envelope included with the letter.

If, once all necessary steps have been taken, Desjardins Financial Security has been unable to contact an entrant whose name was drawn at random within ten (10) business days of the first phone call, or if the entrant has failed to comply with the contest rules or refused the prize, the organizers shall hold another draw until a new winner has been identified.

Entrants will not be contacted individually. Only the one whose entry was drawn will be contacted. The name of the winner will be announced on the following site: [www.desjardins.com](http://www.desjardins.com).

### MISCELLANEOUS

By entering this contest and accepting a prize, entrants consent to having their name, photograph, voice, place of residence and the value of the prize used for publicity purposes without any compensation other than the prize, worldwide in perpetuity.

All entries drawn at random shall be subject to verification by the contest organizers. Any incomplete, fraudulent or non-compliant entries, as well as all aliases, nicknames, names of individuals under 18 years of age, and any other substitutions will be automatically rejected, and not be eligible for a prize. In these situations, organizers shall proceed with a new draw.

The contest organizers assume no responsibility whatsoever where their inability to act is due to reasons or situations beyond their control in the establishments, organizations or businesses whose services are used for this contest.

The winner must accept the prize as awarded and according to prize availability. If circumstances warrant, Desjardins Financial Security reserves the right to substitute the prize won by another prize of equal value or with similar features.

The contest details are available at: [www.desjardins.com/concoursaccirance](http://www.desjardins.com/concoursaccirance).

Subject to the applicable legislation, these rules govern all aspects of the "Accirance turns 50!" contest and are binding upon all entrants.

Any attempt to tamper with the entry process, violate the rules, deliberately damage any website or interfere with the administration, security or proper operation of this contest is a violation of criminal and civil laws. Should such an attempt be made, Desjardins Financial Security reserves the right to seek remedies and/or damages against anyone involved in such activities to the fullest extent of the law.

Desjardins Financial Security assumes no responsibility for the non-transmission or the lost, late, misdirected or incomplete transmission of entries on the website, whether due to a problem with the website, network or telephone lines, computer online systems, servers, access providers, hardware, software or to technical malfunctions on account of a failure to activate cookies,

traffic congestion on the Internet, the security or confidentiality of the information transmitted by computer networks, or any privacy violations due to the intervention of hackers.

**RÉGIE DES ALCOOLS, DES COURSES ET DES JEUX DU QUÉBEC (Quebec alcohol, racing, and gaming control commission)**

Any dispute with regard to the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for adjudication. Any dispute with respect to the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.