

# Sun Life Financial – “Finding Your Way” Campaign

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## Official Rules and Regulations

### Campaign period and sponsor detail

The “Get into the Game” tele-interview campaign (the “Campaign”) runs from 12:01 a.m. Eastern Daylight Time (EDT) on April 1, 2015 to 11:59 p.m. (EDT) on May 29, 2015 (the “Campaign Period”). The Campaign is sponsored by Sun Life Assurance Company of Canada (“Sun Life Financial”).

### Campaign participant eligibility

The Campaign is open to all independent licensed advisors/brokers within Canada contracted to do business with Sun Life Financial through Gryphin Advantage Inc. Sun Life Financial advisors (SLF advisors) defined as advisors contracted with Sun Life Financial Distributors (Canada) Inc., are not eligible to participate in the Campaign and employees of Sun Life Financial or any of its affiliates and any individual residing with the employee or the SLF advisor are not entitled to participate in the Campaign.

### Advisor/broker conditions

All independent licensed advisors/brokers must be contracted with Gryphin Advantage Inc. at time of fulfillment. If an independent licensed advisor/broker terminates their agreement prior to fulfillment, they forfeit any claim to their award. No alternative compensation will be provided.

### Qualification and awards

The Campaign awards consist of three tiered prizes (the “Prizes”):

- Grand prize: Two (2) tickets to the Opening Ceremonies of the Pan Am Games, on July 10, 2015. Total Prize value is \$460.
- Second prize: Two (2) tickets to the medal-round cycling event at the Cisco Milton Pan Am Velodrome on July 17, 2015. Prize value is \$250.
- Third prize: Two (2) tickets to a track and field medal event at the CIBC Athletics Stadium in Toronto on July 22, 2015. Prize value is \$250.

The Prizes are awarded based on cumulative tele-interviews submitted during the Campaign Period. Each submitted tele-interview will allot the independent licensed advisor/broker one point towards their total earning towards the Prizes\*. All new\*\* life or critical illness insurance applications received\*\*\* within the Campaign Period qualify towards the Prizes. The Prizes will be awarded to the top three (3) independent licensed advisors/brokers who satisfy the Campaign requirements and have accumulated the most points. The independent licensed advisor/broker with the highest number of accumulated points will receive the grand prize, followed by the second highest accumulative point value being awarded the second prize, and third highest point value will receive the third prize.

Should any two independent licensed advisors/brokers accumulate the same amount of points and both qualify for the Prizes, a draw will take place. The winner of the draw will be awarded the prize value in question and the other independent licensed advisor/broker will received the next lower prize value, or if the draw

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pertains to the third prize, will be disqualified as a winner. If more than one independent licensed advisors/broker is involved in the draw, names will continue to be drawn until all Prizes are awarded.

\*Calculated on a per client basis (e.g. If the client applies for two policies, each with a paramedical requirement, only one tele-interview is required and recorded towards the incentive.).

\*\*New business is defined as any application for life or critical illness requiring evidence of insurability (excluding conversions, Long Term Care, and changes to existing policies).

\*\*\* “Received” indicates the date the application is marked as received at Sun Life Financial Head Office by our new business team.

## **Submitting applications and requirements**

Every effort is made to ensure that requirements received at Sun Life Financial’s head office prior to the end of the Campaign closing date will be included in the Campaign results. Some exceptions apply. The Campaign is cumulative and qualified participants will receive the award at the end of the Campaign Period. The award is earned by the independent licensed advisor/broker listed on the application as the lead service advisor.

## **To receive an award**

Independent advisors/brokers who satisfy the Campaign requirements and have earned an incentive will be notified as such by their Sun Life Financial Account Manager at the end of the Campaign Period. Eligible participants will receive their cumulative prizes via courier to their firm’s address following the Campaign closing date. Awards are non-transferable, non-refundable, have no cash surrender value and must be accepted as awarded.

## **Ownership of Campaign**

The qualification requirements and other rules related to the Campaign are determined solely by Sun Life Financial and may be changed by Sun Life Financial at any time without compensation to participating independent licensed advisors and/or brokers.

Awards are determined solely by Sun Life Financial and may be changed by Sun Life Financial at any time. The entire Campaign may be cancelled, postponed or changed by Sun Life Financial at any time up to the date of the Campaign’s conclusion. Sun Life Financial does not have any obligation to compensate participating independent licensed advisors and/or brokers.

Sun Life Financial may decide not to award specific individuals or groups of individuals, even though they have met all of the qualification criteria. For example, Sun Life Financial may decide not to reward someone who is under investigation by Sun Life Financial or regulators, or who has engaged in inappropriate business practices, or who has attempted to circumvent or abuse the qualification rules.

## **To Receive the Award**

In order to receive the awards, qualifiers must have an active Agreement and be in good standing with Sun Life Financial at the end of the Campaign Period.

Sun Life Financial is not liable for loss or injury caused by the receipt, installation, or use of any of the awards. The awards are given at the discretion of Sun Life Financial. The awards may not be exactly as described.

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## **Taxation**

In compliance with federal and provincial tax legislation, all Campaign awards distributed are taxable.

## **General provisions**

- a) Participants who have not complied with the Campaign Rules are subject to disqualification.
- b) Decisions taken by Sun Life Financial with respect to all aspects of this Campaign, including and without limitation, eligibility and/or disqualification of entries, are final and binding, without right of appeal.
- c) By participating in the Campaign, each participant absolves Sun Life Financial and its respective affiliates, officers, directors, employees, agents, representatives and contractors (the “Campaign Group”) from any harm he or she may suffer as a result of participation in this Campaign, compliance or non-compliance with these Campaign Rules and acceptance and use of the prizes.
- d) By participating in the Campaign, the award recipients and their affiliates authorize the Campaign Group to use his or her name, picture, image, voice and/or statements about the Campaign, Sun Life Financial and/or the awards for advertising purposes, and to do so without remuneration of any kind.
- e) This Campaign is subject to all applicable federal, provincial and municipal laws and regulations.

## **Liability**

Sun Life Financial, its affiliates, directors, officers, partners, dealers and employees shall not be responsible for any injuries, loss or damages of any kind (compensatory, direct, incidental, consequential or otherwise) with respect to, or in any way arising from, this Campaign or the incentives awarded, including but not limited to: (i) lost, stolen, not received, destroyed, damaged, misdirected, illegible, incomplete, fraudulent or late applications which will be void and not eligible; (ii) failure to receive applications for any reason or technical failures or errors of any kind, including but not limited to incorrect or inaccurate capture or loss of information, omissions, lost/delayed/garbled data, transmission failure, interruption, deletion, defect or failures of any telephone or computer line or network, computer equipment, servers, or software. (iii) seeding or printing or typographical errors in any Campaign related material or human error.

## **Campaign disclosure**

In the best interests of serving the client, it is recommended that independent licensed advisors/brokers disclose to clients that they will qualify for an incentive as a result of selling Sun Life Financial products.