



2023 Mega Recruitment Drive Contest Rules

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Interpretation

In the event of any discrepancy or inconsistency between the provisions of the Contest Rules and disclosures or other statements contained in any Contest-related materials, including but not limited to the Contest entry form, or advertising of any kind, the provisions of the Contest Rules shall prevail and govern. The headings of the sections of the Contest Rules are for convenience of reference only and shall not affect the interpretation of the Contest Rules.

“**Association**” and “Federal Retirees” means the National Association of Federal Retirees

“**Association Website**” means www.federalretirees.ca;

“**Business Day**” means any day excluding a Saturday, Sunday or statutory holiday in the Province of Ontario, and excluding any day on which the principal chartered banks located in the City of Ottawa are not open for business during normal banking hours;

“**Contest**” means the contest called Mega Recruitment Drive, as further described herein;



“Contest Rules” means these rules and any other requirements of law;

“Early Bird Prize” means a pre-paid credit card valued at Five Hundred Dollars (\$500.00) in Canadian dollars, courtesy of IRIS Advantage;

“Eligible Entry” means a completed entry into the Contest that meets all the requirements of these Contest Rules, as determined by the Association in its sole and absolute discretion, collectively the “Eligible Entries”;

“Good Standing” means an active member who has paid for their annual membership dues in the calendar year of the contest and is not in arrears of any kind.

“Grand Prize” means Ten Thousand Dollars (\$10,000.00) in Canadian dollars, courtesy of Johnson Insurance Inc.;

“Secondary Prize” means a \$5,000.00 credit towards future travel, courtesy of Collette Tours Inc.; one (1) of two (2) pairs of Maui Jim sunglasses valued at a maximum of Four Hundred Dollars (\$400.00) in Canadian dollars courtesy of IRIS Advantage; and five (5) prepaid credit cards, each of which is valued at One Hundred Dollars (\$100.00) in Canadian dollars. There are also secondary prize categories this year, including a Five Hundred Dollar (\$500.00) prepaid credit card for the member who brings in the most new members, a Two Hundred and Fifty (\$250.00) prepaid credit card for the member who submits the most valid referrals, and a Two Hundred and Fifty (\$250.00) prepaid credit card draw exclusively for all new members who were referred to the association via an MRD referral, courtesy of Arbor Memorial. There is also an exclusive draw for a Two Hundred and Fifty (\$250.00) prepaid credit card exclusively for all members who successfully refer someone to the Association’s prospects e-newsletter, courtesy of Hearing Life Canada (collectively the “Secondary Prizes”);

“Participant” means an individual who has entered in or participated in the Contest, as further described herein;

“Prizes” means the Grand Prize and the Secondary Prizes, each a “Prize”;

“Promotion Entities” means Johnson Insurance Inc., Collette Tours, IRIS Advantage, and Arbor Memorial.



Contest Period

The Contest begins at 12:00:01 a.m. Eastern Time (“ET”) on September 1, 2023, and ends at 11:59:59 p.m. ET on December 31, 2023 (the “Contest Period”).

Eligibility

The Contest is open to Canadian residents who are Members in Good Standing, subject to the below. Employees or mandataries of the Association such as the national board of directors and those with whom they are domiciled are not eligible to enter the Contest. A maximum of one (1) Prize will be awarded per household and after one (1) member of a household has been selected to receive a Prize the other members of such household will be ineligible to receive any Prize. By participating in the Contest, each Participant agrees to abide by and be bound by these Contest Rules. Participants further agree to abide by and be bound by all decisions of the Association in respect of the Contest, which shall be final and binding and without right of appeal, in all matters relating to this Contest and the awarding of the Prizes, including without limitation eligibility and/or disqualification of Contest entries or Participants.

Eligibility to win Grand Prize: For each new member a Participant recruits that joins the Association during the Contest Period, the Participant will receive one (1) entry into the draw for the Grand Prize. For the purposes of these Contest Rules, a member will be considered to have joined the Association when their registration has been received and formally processed by a representative of the Recruitment and Member Services Team.

Eligibility to win Secondary Prizes: For each new prospective member a Participant recruits during the Contest Period, the Participant will receive one (1) entry into the draw for the Secondary Prizes. Another draw will also be held exclusively for the members who referred someone to the Association’s prospects e-newsletter. For the purposes of these Contest Rules, a recipient will be considered to have consented to receive the Association’s prospects e-newsletter, when they formally sign up through the website or by phone with the assistance of a representative of the Recruitment and Member Services Team. All new members who join during the contest period as a result of a word-of-mouth referral will be automatically entered into a draw for a secondary prize as well.

Eligibility to win the Early Bird Prize: All Participants who submit an Eligible Entry or Eligible Entries on or prior to October 31, 2023, will be eligible to receive the Early Bird Prize.



How to Enter

NO PURCHASE NECESSARY. There is no limit to the number of entries a Participant may make into the Contest.

Participants can enter the Contest in accordance with the below:

1. By Ballot: Ballots can be sent in electronically through the website at www.federalretirees.ca/mrd or over the phone by calling the Recruitment and Member Services Team at **1-855-304-4700, ext. 300**.

Please only send in the name and contact information of a potential member after receiving their consent. Where a Member submits a Ballot with the name and contact information of a potential member who has not consented to their information being provided to the Association, such Ballot will be disqualified from entry into the Contest. On receipt of a Ballot, the Association's recruitment and member services team will follow-up with the individual(s) listed thereon as potential members or recipients of the Association's prospects e-newsletter, directly by phone. If the potential member referred joins the Association during the Contest Period, the Participant will receive one (1) entry into the draw for the Grand Prize, which shall be automatically submitted to the Contest by the Association with no further action required by the Participant. If the potential member referred agrees to sign up to receive the Association's prospects e-newsletter, during the Contest Period, the Participant will receive one (1) entry into the draw specifically for successful Association prospects e-newsletter, referrals, which shall be automatically submitted to the Contest by the Association with no further action required by the Participant.

2. By Direct Referral: In addition, during the Contest Period a Participant may also recruit an individual directly to the Association or to the Association's prospects e-newsletter, (a "Direct Recruitment"). A Direct Recruitment shall be established by either: (a) where an individual joins the association or consents to receive the Association's prospects e-newsletter, by the name indicated in the "Referring Member" and "Member Number" field in the "How did you hear about us?" section, found atop page one of all Association registration forms and online sign up options; or (b) if an individual calls the Association directly to sign up for membership or to receive the Association's prospects e-newsletter, and during such call the individual indicates that the Participant referred them to the Association in respect of same. In the event of a Direct Recruitment by which an individual becomes a member of the Association during the Contest Period the Participant will receive one (1) entry into the draw for the Grand Prize, which shall be automatically submitted to the Contest by the Association with no further



action required by the Participant. In the event of a Direct Recruitment by which an individual agrees to receive the Association's prospects e-newsletter, during the Contest Period, the Participant will receive one (1) entry into the draw for successful prospects e-newsletter, sign-ups, which shall be automatically submitted to the Contest by the Association with no further action required by the Participant.

Prizes

There are fourteen (14) Prizes in total for the Contest, specifically the Grand Prize and the Secondary Prizes, as further described in these Contest Rules. The Prizes must be accepted as awarded and may not be substituted, transferred or redeemed for cash or otherwise. The Association reserves the right, at its sole discretion, to substitute a prize of greater or equivalent monetary value if a Prize, or part thereof, cannot be awarded as described for any reason. The Association will not replace any lost or stolen Prizes. Any other costs, taxes or other expenses associated with the Prize not specified herein will be the responsibility of the recipient of the Prize. Odds of winning a Prize depend on the number of Eligible Entries received during the Contest Period. There is no limit on the number of Eligible Entries that may be received.

How to Win

Early Bird Prize: On or around October 31, 2023, either at the Association's head office located at 865 Shefford Road, Ottawa, ON, K1J 1H9, or at the home office of a head office employee (depending on COVID-19 restrictions), at 12:00 p.m. ET, a random draw will be conducted from among all Eligible Entries received on or prior to October 31, 2023, whether such Eligible Entries were in respect of the Grand Prize or a Secondary Prize. The winner of the Early Bird Prize will remain eligible to win the Grand Prize and the Secondary Prizes. The Participant initially selected to win the Early Bird Prize shall be notified via Phone (first attempt) or by email (second option) within two (2) business days of the random draw.

Grand Prize and Secondary Prizes: On or around January 15, 2024, at the Association's head office located at 865 Shefford Road, Ottawa, ON, K1J 1H9, or at the home office of a head office employee (depending on COVID-19 restrictions), at 12:00 p.m. ET, a random draw will be conducted for the Grand Prize and each of the Secondary Prizes from among all Eligible Entries received for each of same during the Contest Period for the purpose of selecting the Prize winners. Once a Participant has been selected to win the Grand Prize or a Secondary Prize, they are no longer eligible to win any further



Prizes. The Participants initially selected to win the Grand Prize and each Secondary Prize shall be notified via Phone (first attempt) or by email (second option) within two (2) business days of the random draw.

Barring any delays related to the COVID-19 health restrictions put in place by the Government of Ontario, all Prizes shall be delivered to winners within 30 days of the winner having fulfilled the Prize Claim Conditions.

Prize Claim Conditions

In order to be declared a winner and receive a Prize, the individual selected to win a Prize pursuant to the draws described above must fulfill the following requirements (the “Prize Claim Conditions”):

1. Respond to notification of selection (and provide the Association with the selected Participant’s email address) within five (5) Business Days of notification by the Association of their selection as a potential winner;
2. Correctly answer, unassisted, a time-limited mathematical skill-testing question;
3. Sign and return to the Association, within five (5) Business Days of it being sent by the Association, a written declaration and release form, releasing the Association, Collette Travel, Johnson Insurance Inc., and any website used to promote the contest from any liability in connection with this Contest or the use, misuse, awarding or possession of any prize (the “Release”); and
4. Otherwise comply with these Contest Rules.

In the event a Participant does not respond within five (5) Business Days of first attempt of contact by the Association or fails to comply with the other Prize Claim Conditions or Contest Rules generally, such Participant will be deemed to have declined the Prize and another Participant will be randomly selected from all other Eligible Entries received in respect of such Prize, who shall be notified and will also have five (5) Business Days to respond to their notification of selection and then must comply with the rest of the Prize Claim Conditions and Contest Rules, generally. This process will continue until all Prizes have been claimed by Participants.

The Association is not responsible for any inability to locate or contact a Participant selected to win a Prize, including without limitation that the Association is not responsible for the failure for any reason whatsoever of a potential winner to receive notification or for failure for any reason for the Association to receive a potential winner’s response.



Right to Void / Terminate / Suspend / Modify

The Association reserves the right to terminate, suspend or modify this Contest, in whole or in part, at any time and without notice or obligation if, in the Association's sole discretion, any factor or event arises that could interfere with the proper conduct, administration, security or impartiality of the Contest as contemplated by these Contest Rules. Without limiting the generality of the foregoing, if the Contest, or any part thereof, is not capable of running as planned for any reason, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, programming errors, or technical failures, which, in the sole discretion of the Association, corrupt or affect the administration, security, fairness, integrity or proper conduct of this Contest, the Association may, in its sole discretion, void any suspect Contest entries and/or: (a) terminate the Contest, or any portion thereof; (b) modify or suspend the Contest, or any portion thereof, to address the impairment and then resume the Contest, or relevant portion, in a manner that best conforms to the spirit of these Contest Rules; and/or (c) award the Prize(s) from among the eligible, non-suspect Contest entries received up to the time of the impairment in accordance with the selection criteria set out above.

Any attempt to deliberately undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made, the Association reserves the right to seek remedies and damages to the fullest extent permitted by law, including criminal prosecution. The Association further reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process, the operation of the Contest, the Contest Website and/or the Association Website, violates the Contest Rules, or acts with intent to annoy abuse, threaten or harass any other person.

Limitation of Liability and Releases

By entering the contest, each Participant releases and holds harmless the Association, the Promotion Entities and their respective directors, officers, employees, affiliates, suppliers, sponsors and (the "Release Parties") from any and all liability for any injuries, loss or damage of any kind to persons or property, including death or property damage, resulting in whole or in part, directly or indirectly, from (a) participation in the Contest or entering the Contest; and (b) acceptance, possession, use or misuse of any Prize or participating in any Prize related activity.

Without limiting the foregoing, the Release Parties shall not be liable for: (a) any incomplete or inaccurate information that is caused by Contest website users, the Association Website users or by any of the equipment or programming associated with



or utilized in the Contest, the Contest website or the Association Website, or by any technical or human error which may occur in the processing of submissions in the Contest; (b) lost, interrupted, or unavailable network, server, service provider, online systems, telephone networks or telephone lines, or any other connections; (c) the theft, destruction, loss or unauthorized access to, or alteration of, entries submitted to the Contest; (d) any problems with, or malfunctions or failures of, telephone networks or lines, computers or computer online systems, servers or providers, computer equipment, software, viruses or bugs; (e) garbled transmissions or miscommunications; (f) failure of any e-mail, or any Contest entry, by or from the Association for any reason, including but not limited to traffic congestion on the Internet or at any website or combination thereof or technical incompatibility; (g) damage to a Participant's computer equipment (software or hardware) occasioned by participation in this Contest or in connection with the Mega Recruitment Drive page on the Association Website; or (h) any failure of the entry, draw or other Contest process. By entering the contest each Participant agrees to fully indemnify the Release Parties from any and all claims from third parties in respect of the Contest.

Personal Information

By entering this contest, each Participant expressly consents to the Association, its agents and/or representatives, storing, sharing, and using the personal information submitted with his/her entry only for the purpose of administering the Contest and in accordance with applicable privacy law. Unless otherwise authorized by the Participant, any personal information provided by the Participant when they enter the Contest will be used solely by the Association and its authorized agents for the purposes of administering the Contest and Prize fulfillment. All personal information the Association or its authorized agents collect will be handled in accordance with the Association's privacy policy which may be found at: <https://www.federalretirees.ca/en/At-a-Glance/Privacy-Statement>

Publicity

If they are selected to win a Prize, the Participants hereby authorize the Association to use, in any media (including the Internet) in perpetuity, their name, photograph, likeness, voice, place of residence and/or statement regarding the Prize for publicity and advertising purposes, without any compensation.



General Conditions

All entries become the property of the Association and will not be returned, and no correspondence will be made with or entered except with Participant(s) selected to win a Prize. By participating in the Contest, each Participant agrees that the neither the Association nor the Promotion Entities have made, with respect to each of their own products/services provided as a Prize or part thereof (if applicable), any warranty, representation or guarantee express or implied, in fact or in law, with respect to the Prize and specifically disclaim all such warranties, including without limitation, the implied warranties of merchantability and fitness for a particular purpose. Winning a Prize is contingent on fulfilling all the requirements set forth herein. Any Contest entries or Prize claims that are late, incomplete, fraudulent, illegible, unidentified or delayed will be void. All Contest entries or Prize claims are subject to verification. Proof of entry submission does not constitute proof of receipt. The Association is not responsible for lost, misdirected or delayed entries. Participants agree to abide by these Contest Rules. Decisions of the Association will be final and binding on all matters pertaining to this Contest.

Contest is subject to all applicable federal, provincial and municipal laws. The Association's failure to enforce any term of these Contest Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any of these Contest Rules shall not affect the validity or enforceability of any other provision. If any provision of the Contest Rules is determined to be invalid or otherwise unenforceable, then the Contest Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.

Governing Law

This Contest is governed by the laws of the Province of Ontario and the federal laws of Canada applicable therein. Each Participant agrees, to the extent permitted by law, that any judicial proceedings relating to any disputes, claims or causes of action arising out of or in connection with the Contest shall take place in a provincial court within Ontario and specifically attorns thereto. Contest void where prohibited by law.

Mini rules for contest advertising

Mega Recruitment Drive – your chance to win big! Refer a member to Federal Retirees to receive a contest ballot for 14 great prizes, including the grand prize — \$10,000 dollars courtesy of Johnson Insurance. Secondary prizes include a \$5,000 credit



towards future travel, courtesy of Collette Tours Inc., two pairs of Maui Jim sunglasses (up to \$400 value), courtesy of IRIS Advantage, and five (5) pre-paid credit cards (valued at \$100.00 each). We are also bringing back the \$500 prize for the most successful member sign-ups, \$250 for most valid referrals submitted, \$250 prize for all new members who join through an MRD referral, courtesy of Arbor Memorial. A \$250 prize is also available for successful referrals to the Association's free prospects e-newsletter, courtesy of HearingLife Canada. There are three Early Bird Prizes available this year, including a \$500.00 Cdn pre-paid credit card, courtesy of IRIS Advantage, to be drawn on or around November 1, 2023.

How to enter: Send an online referral card at federalretirees.ca/mrd, or contact Federal Retirees national office at **1-855-304-4700, ext. 300**.

New members: Save 25% with DDS payment option. Details at federalretirees.ca

For full contest rules and other important details, visit federalretirees.ca/mrd

NO PURCHASE NECESSARY. Contest open September 1, 2023, to December 31, 2023, to Canadian residents who are current members of the National Association of Federal Retirees in good standing. Odds of winning depend on number of eligible entries received. Math skill-testing question required. All referrals must be eligible for membership and qualified by Federal Retirees recruitment and member services team. There are no limits to the number of ballots you can receive, so refer early and often! Referrals to our e-newsletter also qualify for a ballot for a unique draw. Please review the full contest rules at federalretirees.ca/mrd before you begin recruiting. Call **1-855-304-4700, ext. 300**, to refer someone by phone, or for more information about the contest.