

MEGA RECRUITMENT DRIVE 2026

FULL 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”** mean the National Association of Federal Retirees;
- **“Association Website”** means www.federalretirees.ca;
- **“Contest”** means the contest called Mega Recruitment Drive, as further described herein;
- **“Contest Rules”** means these rules and any other requirements of law;
- **“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 draw, has not cancelled or requested a refund of their membership at the time of the Contest draw, and is not in arrears of any kind;
- **“Participant”** means an individual who has entered in or participated in the Contest, as further described herein;
- **“Promotion Entities”** means Federal Retirees, belairdirect, Collette, HearingLife Canada, IRIS Advantage, and Red Wireless.

Contest Period

The Contest begins at 12:00:01 a.m. (Eastern Time) on September 3, 2026, and ends at 11:59:59 p.m. (Eastern Time) on November 27, 2026 (the **“Contest Period”**).

Eligibility

The Contest is open to legal residents of Canada who are members in Good Standing of the Association, subject to the below and who have reached the age of majority in the province or territory of residence at the time of entry. 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 1 prize will be awarded per household and after 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 and Secondary Prizes: 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 and Secondary prizes. For each new member that joins the Association during the Contest Period, the new member will receive one (1) entry into the Grand Prize Draw and Secondary prizes. For the purposes of these Contest Rules, a member will be considered to have joined the Association after payment for their membership has been received by Federal Retirees.

Eligibility to win the Early Bird Prize: All Participants who submit an Eligible Entry or Eligible Entries on or prior to October 31, 2026, will be eligible to receive the Early Bird Prize.

Eligibility to win the Top Recruiter Prize: The member with the most referrals that join the Association will receive the Top Recruiter Prize.

Eligibility to win the new member bonus: For each new member, a new member successfully recruits during the contest period, the referring new member will receive one (1) entry into the draw for the new member bonus. A new member is someone who has joined during the contest period.

Eligibility to receive the recruitment incentive: If a Participant recruits 5 or more new members during the contest period, the Participant will receive a gift card. A maximum of one (1) gift card will be awarded per Participant.

How to Enter

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 **1-844-598-9498**. 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 electronic 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 and Secondary Prizes, 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 (a "Direct Recruitment"). A Direct Recruitment shall be established by either: (a) where an individual joins the association, 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 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 and Secondary Prizes, which shall be automatically submitted to the Contest by the Association with no further action required by the Participant.
3. **By Joining the Association:** In addition, during the Contest Period all new members who join will be entered into the draw for the Grand Prize and Secondary Prizes.
4. Any attempt or suspected attempt to use robotic, automatic, programmed or otherwise illicit means to enter the Contest, or any other methods not authorized by these Contest Rules, for example, but not limited to, creating multiple accounts, identities, or registrations, all in the Association's sole discretion, shall be deemed as tampering and may disqualify you from entering, participating and/or winning a prize. Entries that contain false or incomplete information are void. Entries that are late, lost, stolen, illegible, contain false information, are damaged, misdirected, mutilated, garbled or incomplete, altered or otherwise irregular or that do not conform with or satisfy any or all of the conditions of the Contest Rules are void.

Prizes

There are a total of five (5) prizes in total for the Contest to be won as follows:

1. **Grand Prize:** a travel voucher valued at \$20,000, and \$5,000 cash, courtesy of Collette and belairdirect.
2. **Secondary Prize:** \$5,000 in cash, courtesy of belairdirect.
3. **Early Bird Prize:** \$1,000 prepaid credit card, courtesy of IRIS. Participate by October 31, 2026 to qualify.
4. **Top Recruiter Prize:** \$1,000 prepaid credit card for the member with the most referrals, courtesy of the Association.
5. **New Member Bonus:** New members who refer another member are eligible for a \$500 prepaid credit card courtesy of Red Wireless.

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.

Skill-testing Question

Selected Participants will be required, as a condition of winning a prize, to correctly answer, without assistance of any kind, the Association's time-limited, mathematical skill-testing question.

How to Win

Early Bird Prize: On or around November 1, 2026, at the Association's head office located at 865 Shefford Road, Ottawa, ON, K1J 1H9, a random draw will be conducted from among all Eligible Entries received on or prior to October 31, 2026, 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 2 business days of the random draw.

Grand Prize and Secondary Prizes: On or around November 30, 2026, at the Association's head office located at 865 Shefford Road, Ottawa, ON, K1J 1H9, 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 2 business days of the random draw.

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 10 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 10 business days of it being sent by the Association, the written declaration and release form, releasing the Association, Collette and belairdirect, 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;
4. must be a member in Good Standing of the Association at the time of the draw;
5. otherwise comply with these Contest Rules.

In the event a Participant does not respond within 10 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 10 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.

Without limiting the foregoing, if, for any reason, the Contest is not capable of running as originally planned for any reason, the Association reserves the right to cancel the Contest and conduct a random draw from all previously received eligible entries received by the Contest Period.

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 and sponsors (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, on-line 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 on-line 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/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 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. The Contest is void where prohibited by law and is subject to all applicable Canadian federal, provincial, territorial, municipal and local laws.

Publicity and Entrant Information

By participating in the Contest, entrants consent to the use of their name, address, email address, postal code, telephone number, comments and image, whether on videotape, photograph or any

other means, for the administration of the Contest or any publicity carried out by the Association, without further notice or compensation. For full contest rules and other important details, visit

[Visit Mega Recruitment Drive](#)

Contest is open from September 3, 2026, to November 27, 2026, and is open to Canadian residents who are current members of the Association in Good Standing. Odds of winning depend on the 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! Please review the full contest rules before you begin recruiting.

Call [1-844-598-9498](tel:1-844-598-9498), to refer someone by phone, or for more information about the contest.

Mini rules for contest advertising

Mega Recruitment Drive: Refer a member, amplify our voice! Refer a member to Federal Retirees to receive a contest ballot to win great prizes, including one **(1) grand prize of a \$20,000 travel voucher and \$5,000 spending money from Collette and belairdirect; one (1) \$5000 cash prize; one (1) \$500 prepaid credit card Red Wireless; and one (1) \$1,000 prepaid credit cards from Federal Retirees; The early bird prize is a \$1,000 prepaid credit card from IRIS Advantage to be drawn on or around November 1, 2026.** Refer 5 members to Federal Retirees to receive a \$100 prepaid credit card courtesy of HearingLife and the Association.

How to enter: Send an online referral card at federalretirees.ca/mrd, or contact Federal Retirees national office at [1-844-598-9498](tel:1-844-598-9498).

New members: Save 25% with Direct Deduction from Source (DDS) payment option. Details at federalretirees.ca