



UNIVERSITAS CONTEST RULES “Orlando Family Vacation and Bahamas Cruise”

1. PRIZE DESCRIPTION

- 1.1 The Grand Prize consists in a trip and a cruise to Orlando (2 adults and 2 children) worth up to \$12,200 and includes:
- 4 round-trip tickets on a charter flight to Orlando departing from Quebec, Montreal or Moncton.
 - Transportation during the entire stay, including round-trips to the airport, port and theme parks.
 - 3 nights in an interior cabin on a cruise to the Bahamas (meals included).
 - 4 nights in a “Value” hotel in Orlando (room for four).
 - Tickets for 2 adults and 2 children granting unlimited access to the selected theme parks for the entire stay in Orlando.
- 1.2 On a winner’s written request, the Grand Prize can be applied as **five-thousand-dollar (\$5,000)** contribution to open a new plan, or as an additional contribution to an existing **RESP with Universitas** (advance to the contract) for a child aged 0-12 years inclusive on the draw date or for a date of birth scheduled within six (6) months following the random draw date. In this case:
- 1.2.1 the deposit to the RESP will be subject to the same conditions applicable to unit additions under the prospectus in force (see our prospectus as universitas.ca for more information regarding the applicable sales charges and, as the case may be, the provisions regarding the beneficiaries age at the time of the contribution deposit);
- 1.2.2 each winner of a Secondary Prize will have to meet with a scholarship plan representative, open a plan and provide their Social Insurance Number (SIN) when signing the agreement, as well as the beneficiary’s SIN within twenty-four (24) months following the agreement’s signature date;
- 1.2.3 the Prize winner’s refusal to meet with an authorized scholarship plan representative will be considered a refusal of the prize won, thus releasing Universitas Management Inc. and the Universitas Foundation of Canada from any liability or obligation as described in point 5.12;
- 1.2.4 the Prize winner becomes a subscriber. He or she will have to waive all claim to the capital in favour of the RESP beneficiary.
- 1.3 If the cost of the trip described in paragraph 1.1 exceeds \$12,200 at the time of booking, the winner must choose one of the following options:
- 1.3.1 Change the selected travel dates.
- 1.3.2 Change the prize for a family trip to Orlando (2 adults and 2 children), without the cruise, worth up to \$12,200 that includes:

- 4 round-trip tickets on a charter flight to Orlando departing from Quebec, Montreal or Moncton.
- Transportation during the entire stay, including round-trips to the airport and theme parks.
- 7 nights in a “Value” hotel in Orlando (room for 4).
- Tickets for 2 adults and 2 children granting unlimited access to the selected parks for the entire stay in Orlando.

1.3.3 Travel on the dates wanted and pay any applicable outstanding balance to the travel agency.

1.4 Secondary Prizes: two (2) RESPs corresponding to the REFLEX Plan worth up to \$2,500 in educational assistance payments (EAPs). One Secondary Prize will be awarded to a Quebec participant and the other to a New Brunswick participant. Each plan must be opened in favour of a child 0-12 years old on the draw date, or for an unborn baby with an expected due date in the 6-month period following the draw date.

2. CONTEST PERIOD

2.1 Contest opens December 2, 2018, and closes December 1, 2019, at midnight (EST) (hereinafter the “Contest Period”).

2.2 The random prize draws will be held on December 6, 2019, at 3 p.m. (EST) at the Universitas head office (located at 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec QC G1W 0C5) from among all the eligible entries received during the Contest Period. The random draw for the trip to Orlando will be held from among all entries received (Quebec and New Brunswick). As for the Secondary Prizes, one draw will be held from among the entries received from Quebec residents, and another draw will be held from among the entries received from New Brunswick residents.

3. HOW TO ENTER

3.1 To enter the contest “**Orlando Family Vacation and Bahamas Cruise!**” participants must fill out a paper entry coupon and give it to an authorized Universitas scholarship plan representative, or mail it to Universitas Management Inc.’s head office (***Centre d’affaires Henri-IV, 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec QC G1W 0C5***). Participants can also complete the online entry form at universitas.ca/familytripcontest

3.2 Only one contest coupon/online entry per person for a same child will be accepted during the Contest Period. A participant can enter the contest multiple times for different children by filling out a contest coupon/online entry per child, and a same child can be registered several times by different participants. A same person cannot register the same child multiple times; failure to comply will result in the entry being voided.

3.3 The odds of winning a prize depend on the number of eligible entries received during the Contest Period (described in paragraph 2.1) and on the participants’ province of residence.

3.4 No purchase necessary.

4. PARTICIPATION TERMS AND CONDITIONS

- 4.1 The contest is open to residents of Quebec aged 18 or over and to New Brunswick residents aged 19 or over.
- 4.2 To be eligible for the draw, contest coupons/online entry forms must include both the real name and date of birth of a child 0-12 years on the draw date, or an unborn baby's expected due date (in the 6-month period following the draw date).
- 4.3 The following are not eligible to enter this contest: employees, representatives and mandataries of Universitas Management Inc. and the Universitas Foundation of Canada, members of the contest committee that oversees the random draw, as well as the immediate family members of the latter (parents, siblings, children and spouses) or individuals residing at the same address.

5. TERMS AND AWARDING OF THE PRIZES

- 5.1 The prizes are not redeemable for cash and cannot be refunded, transferred or assigned.
- 5.2 By taking part in this contest, the participants authorize Universitas Management Inc. and the Universitas Foundation of Canada to use their name and/or image, including their photograph and/or voice, and their place of residence (city and province only) for publicity purposes related to this contest, without compensation.
- 5.3 Notwithstanding the above paragraph 5.2, the personal information of the participants and that of the children indicated on the contest coupons/online entry forms is collected solely for contest management purposes and shall not be used for any other purpose without consent. However, if the information request box on the contest coupons/online entry forms is checked off, the participants consent to the use of their personal information as indicated next to the box.
- 5.4 The winners of the Secondary Prizes shall meet with a scholarship plan representative to open a plan and sign an agreement, as well as provide their social insurance numbers (SINs) and that of the designated beneficiaries in the twelve (12) months following the agreement signature.
- 5.5 Refusal to meet with a scholarship plan representative shall be considered a refusal to accept the Secondary Prize won, and releases Universitas Management Inc. and the Universitas Foundation of Canada from any liability or responsibility toward the winner, in accordance with paragraph 5.12.
- 5.6 The winners of the Secondary Prizes shall become subscribers and waive all entitlement to the capital used to establish the Plans.
- 5.7 Universitas Management Inc. will contact the winners in the fifteen (15) days following the random draw date.

- 5.8 **The Grand Prize winner must book the trip with the travel agency *Club voyage Inter-Monde* located at 1875 Notre-Dame, L'Ancienne Lorette QC G2E 4K1. The phone number to contact the travel agent is 418 877-0200.**
- 5.9 **The Grand Prize winner must travel between January 1 and December 31, 2020.**
- 5.10 To be declared winners, the participants must answer a simple mathematical skill-testing question correctly. If the selected participants are unable to answer the mathematical skill-testing question correctly or cannot be reached in the fifteen (15) days following the random draw, their contest entries will be cancelled and other entries will be drawn until the prizes are awarded.
- 5.11 The winners will be able to claim their prizes by contacting Universitas Management Inc., the contest organizer, by mail at *Centre d'affaires Henri-IV, 1035 Wilfrid-Pelletier Avenue, Suite 500, Quebec QC G1W 0C5*, or by email at *info@universitas.ca*, in the fifteen (15) days following the date of the random draw.
- 5.12 Refusal to accept a prize releases Universitas Management Inc. and the Universitas Foundation of Canada from any liability or obligation to the winner, the child indicated on the contest entry, or any other person.
- 5.13 All contest entries (paper or electronic) will remain the property of Universitas Management Inc. and will not be returned to the participants.
- 5.14 The winners will be required to sign a document attesting to their eligibility and compliance with these rules.
- 5.15 Each winner releases Universitas Management Inc. and the Universitas Foundation of Canada from any liability for damages or losses stemming from participation in this contest, or from the awarding, acceptance or use of a prize.
- 5.16 Universitas Management Inc. and/or the Universitas Foundation of Canada offer no warranty on the prizes. The winners will have to contact the manufacturer directly in the event of deficiency or damage.
- 5.17 Each prize must be accepted as awarded and is not redeemable for cash. The prizes cannot be sold or transferred. The prizes cannot be combined with any other Universitas Management Inc. and/or Universitas Foundation of Canada promotional offer.
- 5.18 Universitas Management Inc. and the Universitas Foundation of Canada reserve the right to substitute a prize for another of equal or superior value, without prior notice.
- 5.19 Participation in the contest implies acceptance of these rules, which shall be applied by Universitas Management Inc. All decisions by the latter are final.
- 5.20 Universitas Management Inc. and/or the Universitas Foundation of Canada reserve the right to suspend and/or modify the contest's terms and conditions from one year to the next without notice.

- 5.21 The contest and its rules are subject to the laws in effect in the province of Quebec and shall be interpreted pursuant thereto.
- 5.22 For Quebec residents: Disputes concerning the organization or conduct of this contest may be referred to the Régie des alcools, des courses et des jeux (“RACJ”) for a ruling. A dispute regarding the awarding of a prize may be submitted to the RACJ strictly for the latter’s intervention in an attempt to resolve the issue.
- 5.23 The contest rules are available at www.universitas.ca/familytripcontest. A copy can also be obtained by sending a written request to *Universitas at 1035 Wilfrid-Pelletier Ave., Suite 500, Quebec QC G1W 0C5*.

Universitas Management Inc., distributor and manager of the scholarship plans promoted by the Universitas Foundation.

The singular includes the plural and vice versa.