



OFFICIAL RULES & REGULATIONS
Manulife Group Retirement Summer of Savings Contest (the
“**Contest**”) **Contest Rules**
FOR CANADIAN RESIDENTS ONLY

The Contest is administered by The Manufacturers Life Insurance Company (Manulife) (the “**Contest Sponsor**”), 500 King St North, Waterloo, ON, N2J 4A9.

1. CONTEST ENTRY PERIOD

Contest Entry Period begins on October 1st, 2026, at 12:00 a.m. Eastern Time (ET) (the “**Contest Start Date**”) and ends on November 30th, 2026 at 11:59 p.m. ET inclusive (the “**Contest Period**”).

2. ELIGIBILITY REQUIREMENTS

To enter and be eligible to win, you must be a citizen or permanent resident of Canada who has reached the age of majority in your province/territory of residence at the time of Entry. **Entrants must be existing Plan Members in a Manulife Group Retirement plan by the date of Entry.**

You are not eligible to enter this contest if you, your spouse, child or parent, or a person you are domiciled with, is an employee, representative or agent of Manulife or a subsidiary or affiliate of Manulife or their promotional or advertising agencies. Eligibility to enter this Contest may be restricted by your employer and/or plan design. Subject to employer or plan restrictions. Any decision made by Manulife in respect of any Entrant’s eligibility is final and non-appealable.

3. HOW TO ENTER

No purchase necessary to enter or win.

To enter the Contest:

Entrants will be automatically entered into the Contest by completing the following three (3) actions:

- Completing registration to the Manulife Group Retirement Plan Member Site at Manulifeim.ca/retirement (the “**Plan Member Site**”) or through the Manulife Mobile App during the Contest Period **AND**
- Logging in to their Manulife Group Retirement Plan Member Site at Manulifeim.ca/retirement (the “**Plan Member Site**”) or through the Manulife Mobile App during the Contest Period **AND**
- Have, update or complete their Goal selection, using the Steps Retirement Calculator tool in to their Group Retirement account via the Manulife Member secure site.

Completion of the above three (3) actions is considered an entry (the “**Entry**”) into the Contest.

Members who have registered on the Plan Member Site, logged in **AND** who have either set up a Goal prior to the Contest Start Date or updated/completed their goal selection during the Contest Period will be automatically entered into the Contest.

Alternatively, members may enter the Contest by providing via mail their full name, email address, employer, customer number, and phone number to the address listed below

(the "**Mail-In Submission**"). Each properly completed Mail-In Submission is considered an Entry. All contest dates and deadlines apply. Post mark serves as date of entry. Mail-In Submissions must be sent to:

Manulife Group Retirement Goal Setting – Mail-In Submission

Manulife Group Retirement Goal Setting Contest

PO BOX 396

Waterloo,

ON N2J

4A9

Include the following information in your entry:

1. First and last name
2. Employer
3. Customer Number
4. Current full mailing address, including city and postal code
5. Current phone number
6. Current email address

4. PRIZES & ODDS OF WINNING

Entrants are eligible to win one (1) of two (2) prizes of \$2,500 CAD each (the "**Prize**", collectively, the "**Prizes**"). Winner(s) will receive a cheque or direct deposit in the amount of \$2,500 CAD. Both Prizes will be awarded at the end of the Contest Period.

The Prizes must be accepted as awarded. No substitution will be available. The Prizes will be mailed or deposited into the winners' account at the Contest Sponsor's expense.

Odds of winning depend on the total number of eligible Entries received during the Contest Period.

5. DRAW

Prize winner(s) will be randomly drawn from a list of eligible Entrants as per the **Draw Dates** and **Contest Deadlines** below. Entries must be received by the applicable Contest Deadline for each Draw Date.

Draw Date	Contest Deadline	Prize
December 15 th , 2026, 1:00 p.m. (ET)	November 30 th , 2026, 11:59 p.m. (ET)	Qty 2 @ \$2,500

Limit:

Limit of one (1) Entry per person. Eligible Entries will continue to be included in all Contest Draw Dates during the Contest Period. All Entries, once submitted, become the property of Manulife. Only Entries received by Manulife will be considered. Proof of Entry transmission or submission shall not constitute proof of receipt. The sole determinant of time for a valid Entry in this Contest will be the Manulife server. Manulife reserves the right to refuse any Entry in its absolute discretion.

The person with a selected Entry ("**Selected Entrant**") will be notified by phone or email with instructions (using the information provided when registering for the Plan Member Site) within ten (10) business days of the Draw Date. If Manulife cannot reach the Selected Entrant by telephone or email within ten (10) business days of the Draw Date or if the Selected Entrant fails to comply with one of the conditions mentioned in these Contest Rules or to accept the prize as awarded, the Selected Entrant will be disqualified from the Contest.

TO BE DECLARED A PRIZE WINNER, each Selected Entrant will be required to:

- 1) Correctly answer a time-limited mathematical skill-testing question without assistance of any kind, administered by Manulife, and
- 2) Agree to sign and return the Contest Sponsor's Declaration and Release form within ten (10) business days of receiving it

Failure to comply with one of the conditions mentioned in these Contest Rules or to accept the Prize as awarded will cause a Selected Entrant to be disqualified from the Contest. In such a case, Manulife may, at its sole discretion, hold a new draw based on all other eligible Entries until an alternate Selected Entrant is declared a winner. If no alternate Selected Entrant has been declared a winner after three (3) draws, Manulife may, at its sole discretion, cancel the Contest, in whole or in part.

The Prize is non-transferable, and no substitution of a Prize is permitted, except at the discretion of Manulife who reserves the right to substitute a Prize with another reward of comparable or greater value if the Prizes are unavailable or cannot be awarded as described for any reason. Any and all taxes (including any federal or provincial sales taxes), costs, fees, expenses or any other charges which may be owing on the Prize are the sole responsibility of the winner of the Contest.

6. PERSONAL INFORMATION

When entering into the Contest, certain personal information will be required to complete registration to the Plan Member Site (including: **last name, first name, email address, address, Customer Number and phone number**). Such required personal information will also be used to administer the Contest (e.g., to contact a participant or participant's designate with a Selected Entry). All personal information collected from participants will be handled in accordance with the terms and conditions of Manulife's privacy policy, which can be found on Manulife.ca/privacy-policies.html.

7. GENERAL CONDITIONS

Agreement. By completing an Entry, you agree to these Contest Rules.

Applicable laws. By entering the Contest, each participant agrees (a) that any and all disputes, claims and causes of action arising out of or in connection with this Contest or any Prize shall be resolved in accordance with the laws of the Province of Ontario and federal laws applicable therein, and (b) to irrevocably submit to the exclusive jurisdiction of the courts of the Province of Ontario over any claim or matter arising under or in connection with the Contest or these Contest Rules.

Participant identification. The participant is the person whose name appears on the group retirement account associated with the registration to the Plan Member Site, and it is to this person to whom a prize will be awarded if he/she has a Selected Entry and is declared a winner in accordance with Section 5 of these Contest Rules. In the event of a dispute as to the identity of a participant, the Entry will be deemed to be submitted by the established holder of the group retirement account associated with the Entry.

Verification. Entries are subject to verification and will be declared invalid if they are illegible, mechanically reproduced, mutilated, forged, falsified, altered, incomplete, fraudulent or tampered with in any way, registered or submitted late, contain an invalid email address, or are otherwise non-compliant. Manulife shall have the right at any time to require proof of identity and eligibility to enter the Contest. Failure to provide such proof may result in disqualification.

Disqualification. Manulife reserves the right to disqualify a person or to cancel one or several Entries of a person who participates or tries to participate in the Contest by using methods that do not comply with these Contest Rules or that are unfair to the other participants (e.g. Entry exceeding the authorized limit). Such a person may be reported to the appropriate legal authorities. Entries that are late, lost, stolen, false, illegible, damaged, misdirected, mutilated, garbled or incomplete, altered or otherwise irregular or that do not conform with or satisfy any or all of these Contest Rules will be void. Manulife reserves the right, in its sole discretion, to disqualify any participant should such participant at any stage supply untruthful, incomplete, inaccurate or misleading personal details or information in his/her Entry or otherwise.

Conduct of the Contest. Any attempt to deliberately damage the website on which the Contest is held and/or any related website or to sabotage the legitimate course of the Contest constitutes a violation of civil and criminal laws. Should there be any threats of violations, Manulife reserves the right to reject the participant's Entry and obtain legal or equitable relief under the applicable laws.

No Liability: Manulife, its affiliates and its respective directors, officers, employees, agents, independent contractors, suppliers, or service providers (collectively, "**Manulife and its Representatives**") will not be liable for any computer system, software or phone line malfunctions; any loss or absence of network server connections; or any defective, incomplete, jumbled or scrambled computer transmissions or transmission failure by any computer or network that might restrict or prevent participation in the Contest. Manulife and its Representatives will be not liable for any damage or loss caused, directly or indirectly, in whole or in part, by the downloading of any software or form or by the transmission of any information in connection with the Contest.

Release of Liability and Authorization:

Use of the Prize. By accepting the Prize, the confirmed winner: confirms compliance with these Contest Rules; acknowledges that the Prize is not transferable and must be accepted as awarded; consents to and grants Manulife the right to use their name, city of residence, Entry, voice, statements, photographs and/or likenesses for publicity, advertising or informational purposes in any medium and in any format carried out by Manulife, its affiliates, advertising and promotional agencies, or suppliers without any form of compensation; agrees to, at Manulife's request, provide a testimonial regarding their winning of the Prize or experience with the Contest, which may be reasonably edited by Manulife, without further compensation; releases Manulife and its Representatives from all liability for damages the winners may suffer following acceptance and use of the Prize, and agrees to sign, before taking possession of the Prize, a release to that effect.

Contest modification. Manulife reserves the right, at its sole discretion, to cancel, modify, suspend, or terminate the Contest, in whole or in part, for any reason, including but not limited to, in the event of a virus, computer bug, unauthorized human action, or any other cause beyond its control that could corrupt or jeopardize the administration, security, impartiality or normal course of conduct of the Contest.

Termination of participation in the Contest. In the event that the computer system cannot register the Entry during the Contest Period for whatever reason, or if participation in the Contest must be terminated in whole or in part before the end date provided in these Contest Rules ("**Early End Date**"), Manulife may, at its sole discretion, proceed with the draw among the entries duly completed up to and including the Early End Date.

Prize limit. In no event shall Manulife be required to award more Prizes than indicated in these Contest Rules or to award a Prize otherwise than in compliance with these Contest Rules.

Final decision. Any decision by Manulife and its Representatives regarding the Contest and the Contest Rules is final and binding without appeal.

Severability. If a section of the Contest Rules is declared or deemed illegal, unenforceable, or invalid by a competent court, that section shall be considered invalid, but all unaffected sections will be applied within the limits of the law.

To obtain a list of winners, or for any questions about this contest, please contact Retirement_Contest@manulife.com. Please do not send any personal information to this email address. Manulife is not liable for any damages which may result from interception by a third party of an email transmission sent to Manulife.

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