

OFFICIAL RULES FOR THE

2015 Sun Life Monthly Member Education Draw

The 2015 Sun Life Group Retirement Services (GRS) Monthly Member Education Draw (the “Contest”) runs from **January 6, 2015** at 12:00 (EST) to **January 6, 2016** at 12:00 (EST) (the “Contest Period”). The Contest is sponsored by Sun Life Assurance Company of Canada (the “Contest Sponsor”).

Eligibility

The Contest is open to legal residents of Canada who have reached the age of majority in their province or territory of residence and who have attended an education session/webinar with Sun Life GRS Member Education during the Contest Period.

Employees of the Contest Sponsor or any of its affiliates, subsidiaries, parent or related companies or a member of the immediate family or household of any such employee are not eligible to enter the Contest. The expression “immediate family” means spouse, mother, father, sister, brother, son and daughter.

One entry per eligible participant is permitted for each session attended either in person or by webinar.

How to participate

To enter, eligible participants who attend a GRS Member Education session (in person or by webinar) must complete and submit the *Sun Life Member Education feedback questionnaire* with valid contact information. Survey feedback collected is only considered complete when all the appropriate information is submitted. The url and information required to fill out the questionnaire will be provided at the session/webinar.

All entries eligible for a given monthly draw must be received during their respective month. For example, for an eligible participant to be included in the February monthly draw, their completed questionnaire must be submitted by February 28, 2015 at 11:59 pm EST.

Prizes

There are three (3) \$100 CDN VISA Gift Cards (the “Prizes”) available to be won each month. One in each of the three regions provided there are eligible entries in each region: one (1) in Central Canada, one (1) in Western Canada and one (1) in Eastern Canada. The Prizes must be accepted as awarded, without substitution or transfer, and are not convertible to cash.

The Contest Sponsor reserves the right, in its sole discretion, to substitute a Prize of equal or greater value should a Prize identified not be available.

Draws

All draws will take place at 12:00 pm Eastern Time at Sun Life Financial's office at 225 King Street West, Toronto Ontario, M5V 3C5 from all eligible entries received during their respective month.

Monthly draw dates

The January draw will be held Wednesday, February 4, 2015.
The February draw will be held Wednesday, March 4, 2015.
The March draw will be held on Tuesday April 7, 2015.
The April draw will be held on Wednesday, May 6, 2015.
The May draw will be held on Wednesday, June 3, 2015.
The June draw will be held on Tuesday July 7, 2015.
The July draw will be held on Thursday August 6, 2015.
The August draw will be held on Tuesday September 8, 2015
The September draw will be held on Tuesday October 6, 2015.
The October draw will be held on Thursday November 5, 2015.
The November draw will be held on Tuesday December 8, 2015
The December draw will be held on Wednesday January 6, 2016.

The selected entrants will be contacted by the Contest Sponsor at the email address provided within seven (7) days of each monthly draw date.

To be declared a winner, the entrant whose name is randomly selected must first correctly answer a mathematical skill-testing question. If a selected entrant cannot be contacted by email, fails to respond to any email message within 14 days of the draw date, is unwilling or unable to accept the Prize or cannot answer the mathematical skill-testing question, they will be disqualified from the Contest and the Contest Sponsor may, at its sole discretion, select another eligible entrant whom the Contest Sponsor shall attempt to contact and who shall in turn be subject to disqualification in the same manner as set out here.

The Prizes will be shipped at the Contest Sponsor's expense to the addresses provided by the winners. Each selected entrant agrees to sign and return the Contest Sponsor's Declaration and Release form before receiving their Prize.

General rules

The odds of being selected a winner are dependent on the total number of eligible entries received each month in each of the regions.

Entrants who have not complied with the present rules are subject to disqualification.

The Contest Sponsor is not responsible for incomplete, illegible, damaged, lost, delayed or misdirected entries, or entries that are irregular, have been submitted through illicit means or do

not conform with or satisfy any or all of the conditions of the present rules. Any such entries will be judged void.

The Contest Sponsor assumes no responsibility for any problems or technical malfunction of any telephone network or lines, computer online systems, servers, access providers, computer equipment, software failure of any e-mail or entry associated with the Contest on account of technical problems or traffic congestion on the Internet. The Contest Sponsor reserves the right, in its sole discretion (subject to the approval of the Régie des alcools, des courses et des jeux in Quebec, if applicable) to cancel or suspend the Contest should a virus, bug or other cause beyond the reasonable control of the Contest Sponsor corrupt the security or proper administration of the Contest.

Decisions taken by the Contest Sponsor with respect to all aspects of the Contest, including and without limitation, eligibility and/or disqualification of entries, are final and binding, without right of appeal. Entrants using any scheme, information or method to win any Prize that, in the sole opinion of the Contest Sponsor, is other than a fair chance will be disqualified and lose the right to claim the Prize to which they otherwise would have been entitled.

All entries are the property of the Contest Sponsor and will be handled in accordance with their privacy policy. No communication about the Contest will take place with entrants, except the entrants selected as potential Prize winners. Entries are kept at 225 King Street West, Toronto, ON, and are destroyed within a reasonable period following the completion of the Contest.

By entering the Contest, each entrant absolves the Contest Sponsor and its respective affiliated companies, officers, directors, employees, agents, representatives and contractors (the "Contest Group") from any and all liability for any harm he may suffer as a result of participation in the Contest, compliance or non-compliance with these Contest rules and acceptance and use of the prizes. The Contest Group will not be responsible for and will not compensate any individual for any technical or man-made issues that may interfere with the delivery of an entry into the Contest.

By entering the Contest, the winner authorizes the Contest Group to use his name, picture, image, voice and/or statements about the Contest, Sun Life Financial, and/or the prizes for advertising purposes, and to do so without remuneration of any kind. Also the selected winners are granting the Contest Sponsor's permission to disclose their name to their respective employers and to the Contest Sponsor's account managers.

The Contest is subject to all applicable federal, provincial and municipal laws and regulations.

For Quebec residents

Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.