

2022 Sweepstakes Rules

"Time for CE!"/Time4CE Contest Rules (the Contest)

This contest is open to Canadian residents who are the age of majority in their province of residence, excluding Quebec residents ("Entrants").

- 1. Eligibility:** This contest is open to Canadian residents who are the age of majority in their province of residence, excluding Quebec residents ("Entrants"). Employees of Sponsor (defined below), affiliates, subsidiaries, promotion agencies, persons engaged in the development, production or distribution of Contest materials, Contest judges and agents/representatives thereof, and members of their immediate families (spouses, parents, grandparents, children and siblings and their respective spouses) and persons living in the same households of such individuals, or with whom such individuals are domiciled, whether related or not are not eligible. Void where prohibited.
- 2. Contest Period:** The Contest Period begins November 1, 2022 at 12:00 AM (ET) and ends on November 30, 2022 at 11:59 PM (ET).
- 3. How to Enter:** Entrants must have Internet access and a valid email address to participate in the Contest. During the Contest Period, entrants can visit www.clifece.ca to participate by selecting a course or courses. Each entrant will receive one Grand Prize entry in the Contest for each continuing education life insurance credit purchased. For example, a 3 life-credit course provides an entrant with three Grand Prize entries. The email message sent by C'LIFE to each entrant following their purchase provides the entrant with an indication of his/her agreement to the Official Rules and Privacy Policy. Entrants will be entered into the Grand Prize drawing for the Grand Prize of two Hamilton watches.
- 4.** If there is a dispute regarding the identity of an entrant, the entry will be deemed to have been submitted by the Authorized Account Holder of the e-mail address provided at the time of entry. "Authorized Account Holder" is defined as the natural person who is assigned an e-mail address by an Internet access provider, online

service provider or other organization responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. The Sponsor's computer is the official timekeeping device for determining the eligibility of all entries.

Monthly Entry Period:

Entry Period	Entry Period Start Date	Entry Period End Date
1	12:00 PM (ET) November 1, 2022	11:59 PM (ET) November 30, 2022

5. **Sponsor:** The Contest Sponsor is C'LIFE Inc., 6- 14845 Yonge St., Suite 139, Aurora, ON L4G 6H8
5. **Prizes/Odds/Prize Restrictions:** One (1) Grand Prize winner will receive two (2) Hamilton watches.
6. Prize is not transferable, assignable or convertible to cash and must be accepted as awarded. No substitution shall be permitted. Odds of winning the Grand Prize depend on number of eligible entries received during the Contest Period.
7. **Winner Selection:** A random drawing for the Grand Prize will be held at the offices of the Sponsor on or about 3:00 pm Eastern Time on December 1, 2022 from among all eligible entries received.
8. The potential winner will be notified by email and/or postal mail or courier, and will be required to correctly answer an unaided, time-limited, mathematical skill-testing question. If any prize notification is returned as undeliverable, if a potential winner cannot be contacted, if the mathematical skill-testing question is answered incorrectly, or if a potential winner declines the prize or otherwise does not comply with these Official Rules, the potential winner will be disqualified, and the prize will be forfeited and awarded to an alternate winner by random drawing from among the remaining eligible entries. Decisions of the Sponsor are final and binding on all entrants. Prize will be delivered to confirmed winner by the Sponsor within two (2) weeks of winner verification and compliance with all documentation requirements.

9. **Publicity:** Sponsor reserves the right to use the name, city of residence, province/territory, comments, likeness and/or photograph of the winner with notice and without compensation, in any advertising and publicity in relation to the Contest.
10. **General:** This Contest shall be governed by the laws of the Province of Ontario and the federal laws of Canada applicable therein. Except where prohibited, by participating in this Contest, each entrant agrees to release and hold harmless the Sponsor and each of its respective officers, directors, employees, agents, licensees, and assigns, and sponsors, advertisers, partners and agencies from, and against, any claim or cause of action arising out of his/her participation in the Contest, or receipt or use of any prize. Entrants agree that all causes of action arising out of or connected with this Contest, or any prize awarded, shall be resolved individually, without resort to any form of class action; and any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, excluding attorneys' fees and court costs.
11. Sponsor will not be responsible for late, lost, stolen, misdirected, illegible, incomplete, falsified or destroyed entries and all such entries are void. Sponsor will not assume any responsibility for incorrect or inaccurate capture of entry information, technical malfunctions, human or technical error, printing errors, lost, delayed or garbled data or transmissions or other liability or injury or damage to person(s) or property that may be caused, directly or indirectly, in whole or in part, from an entrants' participation in the Contest. Entry materials/data that have been tampered with or altered are void. Any attempt by an entrant or any other individual to deliberately damage, interfere with, or undermine the legitimate operation of this Contest is a violation of criminal and/or civil laws, and should such an attempt be made, Sponsor reserves the right to seek damages and other remedies from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these full Official Rules shall not constitute a waiver of that provision. Under no circumstances will more prizes than those set forth in these full Official Rules be awarded. If a printing, technical or any other error occurs that results in more potential winners than available prizes, Sponsor may elect to hold a random drawing from among all eligible potential prize winners to award the indicated

number of prizes in dispute. All entries become the property of Sponsor and will not be returned. If, for any reason, the Contest is not capable of being conducted as planned; or if the Contest becomes corrupted or does not allow the proper execution of entry collection, prize drawing and/or processing of entries in accordance with these full Official Rules for any reason; or, if tampering, unauthorized intervention, actions by entrants, fraud, technical failures, or any other causes, in the sole opinion of Sponsor, corrupts or affects the administration, security, fairness, odds of winning, integrity or proper conduct of this Contest, Sponsor reserves the right, in its sole discretion, to disqualify any individual implicated in such action and/or subject, to cancel, terminate, modify or suspend the Contest and conduct a random drawing from all non-suspect eligible entries received prior to termination to select a potential winner.

- 12. Agreement to Official Rules and Privacy:** By entering this Contest, you acknowledge having read these Official Rules and agree to be bound by them and the decisions of Sponsor, which shall be final and binding on all entrants. Entrant survey data becomes the property of Sponsor when submitted and will be used in accordance with the Sponsor's Privacy Policy available at http://www.clifece.ca/images/FULL_PRIVACY_POLICY.pdf

- 13. Winner's Name:** The name of the winner will be posted on the C'LIFE website once the winner has been finally determined. A paper copy of the winner's name may be obtained by sending a self-addressed stamped envelope by December 31, 2022 to: C'Life Inc., 6- 14845 Yonge Street, Suite 139, Aurora, ON L4G 6H8