

Take the Empire Life Hybrid Solution 100 Challenge

How do
I enter?

The details

During the period of the Contest¹:

- Submit your first Hybrid Solution 100 application (received in good order) and win a **hybrid water bottle**.
- With your first 12 Hybrid Solution 100 applications (received in good order) you win your choice of a **hybrid golf club** or a **hybrid bicycle**².
- A final grand prize of a **Char-Griller Hybrid Charcoal and Propane Barbecue** will be awarded to the Advisor who submits the most Hybrid Solution 100 applications.

May 1 to July 31, 2013

Unless otherwise stated, all prize values are in Canadian dollars. No prize substitutions. Visit www.empire.ca/advisor for complete rules.

HYBRID

Responsive, Adaptable, Contemporary

¹ Contest begins May 1, 2013 at 12:01 a.m. (ET) and ends on July 31, 2013 at 4:00 p.m. (ET).

² Each winner will be given the choice between a \$250 gift card to Golf Town or Canadian Tire to be used towards the purchase of a hybrid golf club or a hybrid bicycle.

Official Rules

1. Eligibility

NO PURCHASE NECESSARY.

This Contest is open only to advisors and brokers with an active Empire Code as of at least May 1st, 2013 ("Eligible Entrant"). Joint FundSERV, corporate or other codes with pooled business are not eligible. Some firms may instruct Empire Life that advisors contracted through that firm are not eligible. Employees of The Empire Life Insurance Company (also referred to as "Empire," or "Empire Life"), members of their immediate families (parents, children, siblings and spouse, regardless of where they live) and members of households of such employees are not eligible for prizes.

2. How to Enter & Prizes

Contest begins May 1st 2013 at 12:01 a.m. (ET) and ends on July 31st, at 4:00 p.m. (ET).

One Hybrid Water Bottle will be awarded for:

- The advisor's first Hybrid Solution 100 policy application received in good order.

One Hybrid Golf Club or Hybrid Bicycle Gift Card will be awarded for:

- The advisor's first 12 (twelve) Hybrid Solution 100 policy applications received in good order.

One Char-Griller Hybrid Charcoal and Propane Barbecue will be awarded for:

- The advisor that submitted the most Hybrid Solution 100 policy applications during the entire Contest period.

The retail value of the Grand Prize is \$700, plus any applicable provincial and federal taxes. Allow 2 to 3 weeks for delivery after a properly executed release is received by Empire Life as per the rules herein.

Advisors are solely responsible for disclosing to clients any aspect of participation in this Contest.

- Prizes are provided to winners "as is" without further warranty of any kind.
- Prize must be accepted as awarded, unless otherwise noted.
NO SUBSTITUTION OF PRIZES IS PERMITTED EXCEPT BY EMPIRE LIFE IN ITS SOLE DISCRETION. EMPIRE LIFE RESERVES THE RIGHT TO SUBSTITUTE ANY PRIZE WITH ANOTHER PRIZE OF EQUAL OR GREATER VALUE (MANUFACTURER'S SUGGESTED RETAIL PRICE), IF A PRIZE CANNOT BE AWARDED AS DESCRIBED FOR ANY REASON. PRIZES ARE NON-TRANSFERABLE AND ARE NOT REDEEMABLE FOR CASH OR CREDIT, IN WHOLE OR IN PART.
- By accepting any prize, you consent to Empire Life's use of your name and place of residence, without further compensation or notice, for informational purposes in any media or format (including the Internet) in connection with this Contest. By accepting any prize, you declare that you have complied with the Contest Rules.
- By accepting any prize, you accept that you are solely responsible for disclosing to clients any aspect of your participation in this Contest. By accepting any prize, you accept that you will receive a T4A for the retail value amount, paid to the person or entity that receives compensation for the code associated with policy application.
- The odds of winning a prize will depend upon the total number of eligible entries. Empire Life will attempt to contact the selected entrants by phone and/or by e-mail ONLY within ten (10) business days following the draw date. Selected entrants will be required to correctly answer, without assistance of any kind, whether mechanical or otherwise, an unaided time-limited skill-testing question to be administered by e-mail. If a selected entrant cannot be contacted and the skill-testing question administered within that period, the prize will be forfeited and an alternate entrant may be selected.
- The name of each winner will be available within five business days from the date of receipt of all signed release and consent forms of the winner. Empire Life is not responsible and shall not be liable for late, lost,

misdirected or unsuccessful efforts to notify selected entrants.

3. General Terms and Conditions

Entrants agree to abide by the terms of these Official Rules and by all decisions of Empire Life, which are final in all matters pertaining to the Contest. Contest is subject to all applicable laws. Return of any prize/prize notification as undeliverable may result in disqualification and selection of an alternate winner. By entering, participants release and hold harmless Empire Life, its affiliated and related companies and advertising, promotion agencies and all of their respective directors, officers, shareholders, employees, agents, successors and assigns (collectively, the "Contest Entities") from any and all liability for any injuries, loss or damage of any kind arising from or in connection with the Contest or any prize won. Winners will be required to sign and return, within the time period indicated on the documents, a Declaration of Compliance with Contest Rules and a full Liability and Publicity Release and/or any other document, including a sample of the disclosure notification used with clients.

Empire Life reserves the right at its sole discretion to disqualify any individual from the Contest and to ban the individual from any future contest of Empire Life, if Empire Life finds or believes that individual to be tampering with the entry process or the operation of the Contest or the Empire Life web site, to be acting in violation of the Official Rules or in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. ANY ATTEMPT BY AN ENTRANT OR ANY OTHER PERSON TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND, SHOULD SUCH AN ATTEMPT BE MADE, EMPIRE LIFE RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

4. Limitations of Liability

Without limiting the release, and for greater certainty, the Contest Entities will not be liable for: a) any incorrect or inaccurate information, whether caused by users or by any equipment or programming associated with or utilised in the Contest or by any technical or human error which may occur in the processing of entries in the Contest; b) any error, omission, interruption, deletion, defect or delay of any transmission in connection with the Contest; c) any communications line failure, theft, destruction or unauthorised access to, or alteration of, entries; d) any problems with, or technical malfunction of, any telephone network or lines, computer on-line systems, servers or providers, computer equipment, software, or failure of e-mail which may occur for any reason whatsoever, including technical problems or traffic congestion on the Internet or at any Web site or combination thereof; or e) any injury or damage to participants' or to any other person's computer related to or resulting from participating or downloading materials in this Contest. If the Contest is not capable of running as planned for any reason, including infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures, or any other causes beyond the reasonable control of the Contest Entities which corrupt or affect the administration, security or proper conduct of this Contest, Empire Life reserves the right at its sole discretion to, without advance notice, terminate or suspend the Contest, in whole or in part, or modify it in any way, subject to the approval of the Régie des alcools, des courses et des jeux in respect of residents of Quebec.

For Quebec residents, any litigation respecting the conduct or organisation 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 purposes of helping the parties reach a settlement.