

RETURN OF THE GO GREEN CONTEST RULES

The RETURN OF THE GO GREEN CONTEST is being organized by Industrial Alliance (the Contest Organizer), and will run in Canada from 12:01 a.m. (EST) on January 18, 2010 to 11:59 p.m. (EST) on May 30, 2010 (the Contest Period). Two (2) draws will be made, and will take place at 2:00 p.m. on May 31, 2010.

1. How to enter

No purchase is necessary. Subject to meeting the eligibility criteria, participants in the Industrial Alliance group insurance plan who have signed up for direct deposit **and** e-notification services as of 11:59 p.m. May 30, 2010 are **automatically** eligible for the RETURN OF THE GO GREEN CONTEST.

* Contest participants must have Internet access and a valid e-mail address in order to enter.

Limit of one (1) entry for each group insurance plan member for the entire Contest Period.

New subscription to direct deposit and e-notification services. Plan members can sign up for direct deposit and e-notification by following the steps below:

1. If not already a CyberClient member, go to www.inalco.com, and click on *CyberClient* to register and obtain an access code.
2. After obtaining an access code and password, participants can access the Industrial Alliance secure CyberClient site and click on *My Contracts*. Participants who have more than one contract with Industrial Alliance must select their *Group Health contract*.
3. Click on *Claims Handling Options* to sign up for direct deposit and e-notification.

Participants will be automatically entered in the contest once these **two services** have been duly added to their profile.

Existing subscription to direct deposit and e-notification services. Participants who are already duly enrolled in the direct deposit and e-notification services on January 18, 2010, and who are still enrolled at 11:59 p.m. on May 30, 2010, will be automatically entered in the two RETURN OF THE GO GREEN CONTEST draws.

Plan members who sign up for direct deposit and e-notification but do not wish to take part in the RETURN OF THE GO GREEN CONTEST may contact our Customer Service department at 1-877-422-6487 to deregister.

2. Eligibility

This contest is open to Industrial Alliance group insurance plan members who reside in Canada and are 18 years of age or over at the time of the draws.

Employees and retirees of the Company or one of its subsidiaries, as well as financial advisors and representatives under contract with the Company or one of its subsidiaries, are not eligible to enter the contest.

Immediate family members (brothers, sisters, children, father, mother), legal and common law spouses and any person living with any of the persons who are not eligible, as indicated above, may not enter the contest.

3. Prizes

One (1) prize is awarded for each draw and there will be two (2) draws on May 31, 2010 at 2:00 p.m. The prize is a Dell Inspiron™ 15 laptop, Intel® Pentium®Dual Core T4400 (2.1 GHz /800MHz/1MB cache/FSB), gecko green, valued at \$809.32. Winners will be chosen by random draw.

4. Draws

The random draws will be made by a duly appointed individual at 2:00 p.m. on May 31, 2010 at the Industrial Alliance administrative centre located at 680 Sherbrooke Street West, Montreal (Quebec), under the supervision of a member of a professional body employed or designated by the Company, from among all eligible entries that are duly registered no later than 11:59 p.m. May 30, 2010.

The first draw will be made as follows:

1. A list will be generated of plan members (excluding those indicated in item 2) who are enrolled in direct deposit and e-notification by no later than 11:59 p.m. on May 30, 2010.
2. The list will contain the first and last names of plan members, along with their group number and certificate number.
3. This list will be transferred to an Excel spreadsheet where each participant will be assigned a number. This number will identify the participant for the draw.
4. Using the RANDBETWEEN function in Excel and specifying the first and last number assigned, a random number will be automatically generated.
5. The winner will be identified by comparing the winning number to the original list.
6. The same procedure will be used for the second draw and will take place immediately after the first one.

5. Claiming prizes

The participant whose name is randomly drawn will be contacted by e-mail within 30 days of the draw date. To be declared a winner, he must correctly answer a mathematical skill-testing question over the phone, without assistance and within a limited time period, at a time agreed upon by e-mail between the parties.

If a participant responds incorrectly to the skill-testing question, or cannot be reached by phone to answer the question within 30 days following the draw, he will lose his eligibility status and another winner will be randomly selected from among the entries.

The prize will be sent to the winning participant in six to eight weeks following the draw, by means yet to be determined.

The names of the winners will be posted on the Industrial Alliance website at www.inalco.com/gogreencontest on June 14 till June 25, 2010.

6. Decisions and disputes

All decisions made by contest officials are final. However, any disputes regarding the conduct or organization of a promotional contest may be submitted to the *Régie des alcools, des courses et des jeux* for a ruling. Disputes regarding the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.

Industrial Alliance reserves the right to change the contest conditions or to end the contest at any time, without notice, subject to approval from the *Régie des alcools, des courses et des jeux*.

7. Acceptance and substitution of prizes

The prize must be accepted as awarded and may not be transferred to another person, substituted for another prize or exchanged, in whole or in part, for cash.

If, for reasons beyond their control and having nothing to do with the person selected, the Contest Organizers are unable to award the prize, the Organizers reserve the right to award, at their absolute discretion, a prize of the same nature and value, or the prize equivalent in cash.

8. Limited liability

Contest participants confirm their acceptance of these rules and release Industrial Alliance and its employees, agents, representatives and subsidiaries from all liability for any damages they may incur from their participation in the contest.

9. Winner's authorization

The winner authorizes the Contest Organizers to use their name, photograph, place of residence, voice and/or image if required for promotional purposes, without any form of compensation, and agrees that this information be published on the Industrial Alliance website (www.inalco.com) and in the INFO Bulletin.

10. Entry documents and communications

Industrial Alliance remains, at all times, the exclusive owner of all entry documents. No correspondence will be exchanged **with contest entrants**. Only the winner will be contacted by phone and informed of how to obtain the prize.

11. Applicable laws

The contest is subject to all **applicable** federal, provincial and municipal laws, and to the contest rules, which are available on the Industrial Alliance website at www.inalco.com/gogreencontest. A paper copy of the rules may also be ordered by calling 1-877-422-6487.

12. Severability

If a section of these rules is declared or deemed by a competent authority to be illegal, unenforceable or invalid, it will be considered null and void, but all other sections not affected will continue to apply to the extent permitted by law.

13. Personal information

As part of this contest, Industrial Alliance is obligated to collect personal information about you, which it will keep confidential.

Industrial Alliance will use the information collected for identification purposes for this contest, in particular to advise you if you are a winner.

If Industrial Alliance retains the services of companies specializing in prize delivery, these companies are only authorized to use the personal information for the purposes of delivering the prize.

For any questions regarding the use, protection or transmission of personal information about you, we invite you to write to us at the following address:

Industrial Alliance Insurance and Financial Services Inc.
Communications Department
1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, QC G1K 7M3