

GREEN STATEMENT CONTEST RULES

1. How to enter

Subject to meeting eligibility criteria, as indicated in Section 3, individuals who are registered for the Group Pensions Electronic Communications Service with Industrial Alliance Insurance and Financial Services Inc. ("Industrial Alliance") as at March 31, 2010 are eligible for the contest. Eligible persons automatically receive one (1) chance to win when they register to receive online statements. They automatically receive one (1) additional chance to win if they are also registered to receive the Group Pensions electronic bulletin. Signing up for online statements and the Group Pensions electronic bulletin is free. No purchase of products or services is necessary for contest entry. Each eligible person has a maximum of two (2) chances to win.

2. Contest period

The contest is organized by Industrial Alliance Insurance and Financial Services Inc. It begins at 9:00 a.m. (Eastern Time) on January 11, 2010, and ends at 5:00 p.m. (Eastern Time) on March 31, 2010.

3. Eligibility

The contest is open to Industrial Alliance group pension plan members who reside in Canada. Participants must have reached the age of majority in their province or territory of residence as of March 31, 2010.

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

Participants' immediate family members (brothers, sisters, children, father, mother), as well as their 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.

4. Prizes

The maximum value of all the prizes is \$1,600. Prizes consist of three Lenovo IdeaPad S10e mini laptops. These are ideal computers for connecting to the Internet or doing online research. This mini laptop can also be used to share ideas and conversations by email, social networking and other applications. The Lenovo mini laptop also offers basic word processing functions as well as multimedia capabilities. A webcam integrated into the 10.1 inch screen can also be used to create and share videos. And for a faster PC experience, the Quick Start function allows users to quickly check their emails, browse the web, have videoconferences, display photos and listen to music. Winners of the three mini laptops will be chosen by random draw, as described in Section 5.

5. Draw

At the end of the contest period, an electronic selection of twenty-five (25) eligible entries will be randomly drawn from all the eligible entries. Of the twenty-five (25) entries selected, three will be

chosen as the winners. The numeric order in which the entries are selected will determine the order to use for awarding the prizes. In the event that a winner refuses the prize or does not meet the conditions set out in these contest rules, the prize will be awarded to the next person.

The electronic selection will be carried out by a duly appointed individual at 3:00 p.m. (Eastern Time) on April 5, 2010 at the Industrial Alliance head office located at 1080 Grande Allée West, Quebec City, Quebec, G1K 7M3, under the supervision of a member of a professional body employed or designated by the Company.

Chances of winning depend on the number of eligible entries on March 31, 2010.

6. Claiming prizes

To be declared a winner, a participant whose name is randomly drawn will be contacted by phone and must correctly answer a mathematical skill-testing question, without assistance and within a limited time period.

If a participant responds incorrectly to the mathematical question, or cannot be reached by phone for two weeks following the draw, they will be disqualified and will lose their eligibility to receive a prize. The next participant selected will then be contacted until three participants are declared winners in accordance with these contest rules.

The prizes will be sent to the winning participants within six (6) to eight (8) weeks following the draw, by means yet to be determined.

7. Decisions and disagreements

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*, without liability, should events beyond its control prevent the contest from proceeding as described in this document.

8. Acceptance and substitution of prizes

Prizes must be accepted as awarded and may not be transferred to another person or substituted for another prize. However, 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.

9 Limited liability

Contest participants confirm their acceptance of these contest rules and release Industrial Alliance and its employees, agents, representatives and subsidiaries from all liability for any damages, injuries and losses they may incur from their participation in the contest as well as their acceptance, possession, use, refusal or failure to receive a prize. Contest participants release Industrial Alliance and its employees, agents, representatives and subsidiaries from all liability: a) for any malfunction,

breakdown or problem of any kind with the systems or electronic equipment, software, the Internet or a computer; b) for faulty, incomplete or delayed systems transmissions; c) for lost, delayed, incomplete or erroneous registrations; d) for alteration, theft and failure of the equipment or typographical errors.

10. Winners' authorization

Each winner authorizes the contest organizers to use, if requested, their name, photograph, place of residence, voice and/or image for advertising purposes, without any form of remuneration, and accepts that this information be published on the Industrial Alliance website (www.inalco.com).

11. Entry documents and communications

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

12. Applicable laws

The contest is subject to all **applicable** federal, provincial and municipal laws, and to these contest rules, which are available from Industrial Alliance, in both English and French, at www.inalco.com.

13. Severability

If a paragraph of these contest rules is declared or deemed to be illegal, unenforceable or invalid by a competent authority, it will therefore be considered invalid, but all other paragraphs will remain valid and will be applied to the extent permitted by law.

14. Personal Information

As part of this contest, Industrial Alliance is obligated to collect personal information about contest participants, which it will keep confidential. Industrial Alliance will use the information collected for identification purposes for this contest, in particular to advise participants who have won a prize. No advertising or any other type of communication not associated with this contest will be sent to contest participants.

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 prizes.

For any questions regarding the use, protection or transmission of personal information about them, participants can write to Industrial Alliance at the following address:

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