

No purchase necessary. This Contest is intended for viewing and participation in Canada only, excluding the province of Quebec. Do not proceed if you are not a legal resident of Canada or are a resident of Quebec at time of participation. Entry in this Contest constitutes acceptance of these Contest rules. The Contest rules are a contract, so read them carefully before entering. Without limitation, this contract includes indemnities to the releasees from you and a limitation of your rights and remedies.

OFFICIAL CONTEST RULES AND REGULATIONS

Financial Literacy Competition (the “Contest”)

CONTEST DURATION

December 2018 (“December Contest”) - The December Contest starts at 8:00 AM ET on December 5, 2018 and ends at 4:00 PM ET on December 5, 2018 (the “Contest Period”).

May 2019 (“May Contest”) - The May Contest starts at 8:00 AM ET on May 14, 2019 and ends at 4:00 PM ET on May 14, 2019 (the “Contest Period”).

PRIZES

SENIOR GRAND PRIZE

There is one Senior Grand Prize available to be won in each of the May and December Contests, consisting of one (1) \$2,000.00 Registered Education Savings Plan (RESP) contribution made in the name of the Senior Grand Prize Winner.

JUNIOR GRAND PRIZE

There is one Junior Grand Prize available to be won in each of the May and December Contests, consisting of one (1) \$2,000.00 RESP contribution made in the name of the Junior Grand Prize Winner.

SENIOR HONOUR ROLL PRIZES

There are ten (10) Senior Honour Roll Prizes available to be won in each of the May and December Contests, each consisting of one (1) \$75.00 Gift Card from a retailer determined by the University of Waterloo (the Contest “Sponsor”).

JUNIOR HONOUR ROLL PRIZES

There are ten (10) Junior Honour Roll Prizes available to be won in each of the May and December Contests, each consisting of one (1) \$75.00 Gift Card from a retailer determined by the Contest Sponsor.

CERTIFICATES OF ACHIEVEMENT

Participants will receive a Gold Certificate of Achievement with a Competition Score of 80% and higher, participants will receive a Silver Certificate of Achievement with a Competition Score between 70% and 79.9%, participants will receive a Bronze Certificate of Achievement with a Competition Score between 60% and 69.9%, and participants will receive a Participant Certificate of Achievement with a Competition Score of 59.9% and less. Participants in grades 9 and 10 must attempt and respond to 50 questions to be eligible to receive a Certificate of Achievement. Participants in grade 11 must attempt and respond to 60 questions to be eligible to receive a Certificate of Achievement.

TOP PERFORMING SCHOOL PRIZE

There is one (1) Top Performing School Prize in each of the May and December Contests, consisting of \$500.00 to be used for classroom enhancements related to financial literacy and/or celebration activities for Contest participants. The winning school of the Top Performing School Prize is determined by the highest average Competition Score of all eligible participants at an individual school that has a minimum of ten (10) participants in the Contest.

HONOUR ROLL SCHOOL PRIZES

There are three (3) Honour Roll School Prizes in each of the May and December Contests, each consisting of a framed certificate or plaque. The winning schools of the Honour Roll School Prizes are determined by the three (3) highest average Competition Scores of all eligible participants at an individual school that has a minimum of ten (10) participants in the Contest.

The Prizes in this Contest will not be awarded unless a Prize Winner who is over the age of majority in their Province of residence or a Prize Winner's parent or legal guardian has signed a Declaration and Release Form, in accordance with the General section below.

In order to be declared a Grand Prize Winner, each potential Grand Prize Winner will be required to have an RESP account established in their name before being declared a Grand Prize Winner. Should a potential Grand Prize Winner be unable to establish an RESP in their name within fourteen (14) days of being notified by

the Contest Sponsor, then another potential Grand Prize Winner may be selected in accordance with the Selection Process section below.

The Prizes in this Contest must be accepted as described in these Official Contest Rules and Regulations and cannot be transferred, assigned, changed, substituted for another prize, or exchanged in whole or in part, for cash, subject to the provisions in these Official Contest Rules and Regulations. All incremental costs in using or claiming a Prize not outlined in the Prize descriptions are the sole responsibility of the Prize Winners.

The odds of winning a Prize in this Contest depend upon the Competition Score of each entry and the number of eligible entries received in the Contest for each Prize.

HOW TO PARTICIPATE

No purchase necessary.

To participate in this Contest, teachers of recognized Canadian high schools must first register their school and class in order to receive a unique access code. A teacher who registers a class is responsible for distributing the unique access code to students who are eligible to participate in this Contest.

When a teacher becomes aware of a student's failure to meet the eligibility requirements of this Contest, a teacher must immediately notify the University of Waterloo School of Accounting and Finance by email at saf-flc@uwaterloo.ca.

To enter the Contest, each entrant must visit <https://uwsaf.mapleserver.com/uwsaf/>, fully complete the registration form, answer all Competition Questions (consisting of fifty (50) standard questions and ten (10) bonus questions), click "submit" and you will automatically be entered in the Contest.

Each entrant will have sixty (60) minutes to answer all Competition Questions. Correct responses to each Competition Question are scored with one (1) mark and partial marks may be scored for some Competition Questions.

Entries will only be accepted from students of recognized Canadian high schools registered to participate in this Contest and each entry must be submitted by the entrant named on the registration form in order to be considered as an official entry into this Contest.

No responsibility is assumed by the University of Waterloo or Genworth MI Canada Inc. (the Contest "Partners"), their affiliates, subsidiaries, advertising and promotional agencies, suppliers, their respective directors, officers, employees and assigns, for any disruption to telephone network or lines, computer online systems, servers or providers, computer equipment, software or failure of any entry

to be received because of technical problems or traffic congestion on the Internet or at any web site, or any combination thereof.

The Contest Partners assume no responsibility for lost, late, stolen, misdirected, mutilated, incomplete or illegible entries, as well as any printing, administrative or other error of any kind in connection with this Contest. The Contest Partners assume no responsibility or liability resulting from user attempts to participate in this Contest or, if required, download any information necessary to participate in this Contest.

Limit one (1) entry per person during the Contest Period and the first entry from each participant will be accepted as the participant's official entry. Entrants can participate in more than one Contest Period, however if an entrant participates by responding to the Competition Questions in more than one Contest Period, any subsequent attempts to answer the Competition Questions will not be scored for purposes of awarding prizes or rankings.

Entries will be accepted during the Contest Period only.

ELIGIBILITY

This Contest is open to individuals who are legal residents of Canada, excluding residents of Quebec, who are students in Grades 9, 10, and 11, enrolled in a recognized high school in Canada, and are residing in Canada at the time of participation in this Contest. Entrants under the age of majority in their Province of residence must have parental permission to enter this Contest before participating.

You are not eligible if you are a member of a family with any immediate family members employed by the Contest Partners, a representative or agent of the Contest Partners, any of the Contest Partners' affiliates, subsidiaries, parent or related companies, suppliers, and/or advertising or promotional agencies.

You are not eligible if you are an employee, representative or agent of the Contest Partners, or any of Contest Partners' affiliates, subsidiaries, parent or related companies, advertising or promotional agencies or a member of the immediate family or household of any of the above persons.

SELECTION PROCESS

On or before December 14, 2018 for the December Contest and May 23, 2019 for the May Contest, the eligible entry from the Grade 11 student with the highest Competition Score will be declared the potential Senior Grand Prize Winner, and the eligible entry from the Grade 9 or 10 student with the highest Competition Score will be declared the potential Junior Grand Prize Winner.

On or before December 14, 2018 for the December Contest and May 23, 2019 for the May Contest, the eligible entries from the top ten (10) highest Competition Scores from the Grade 11 students will be declared the potential Senior Honour Roll Prize Winners, and the eligible entries from the top ten (10) highest Competition Scores from Grade 9 and 10 students will be declared the potential Junior Honour Roll Prize Winners.

In the case of a tie between any eligible entries with identical Competition Scores for any of the Contest Prizes, the Contest Sponsor will determine the final ranking of any eligible entries using a tie-breaking process based on eligible entrants' responses to the Competition Questions.

The selected entrants will be contacted by telephone, mail, or e-mail. In the event a selected entrant cannot be contacted within fourteen (14) days of their initial contact, another entrant will be selected in accordance with these rules.

In order to be declared the winner of a Prize, a selected entrant over the age of majority in their Province of residence or a selected entrant's parent or legal guardian must complete and sign a Declaration and Release Form and correctly answer, unaided, a time limited mathematical skill-testing question. There will be only one opportunity to answer the mathematical skill-testing question. An eligible entrant or an eligible entrant's parent or legal guardian who provides an incorrect answer will no longer be eligible to win a Prize in this Contest. The procedure outlined above will be followed until all of the Prizes in this Contest have been awarded.

A selected entrant or entrant's parent or legal guardian will have fourteen (14) days to return their Declaration and Release Form to the Contest Sponsor. If a selected entrant or entrant's parent or legal guardian does not return their Declaration and Release Form within fourteen (14) days, the entrant will be declared ineligible and another entrant will be selected in accordance with these Official Contest Rules and Regulations.

ENTRIES

All entries become the property of the Contest Partners and none shall be returned. Competition Scores, names, classes, teachers, and school information may be published by the Sponsor at their sole discretion.

Personal information collected as part of the registration process will be used by the Sponsor and Maplesoft for the creation of student, class and school accounts in Mobius (an online learning platform supported by DigitalEd (formerly Maplesoft) and licensed for use by the University of Waterloo) to provide and ensure delivery of this Contest and grading of the Competition Scores for identification of the potential Prize winners in accordance with these Official Contest Rules and Regulations.

The personal information captured for purposes of registering in Mobius will not be maintained past the Contest End Date. The personal information maintained in Mobius related to competition results and grading will be maintained beyond the Contest End Date to support historical analysis of Competition Scores including, but not limited to, participation numbers, use of resources, results and grading. The personal information stored in Mobius will be stored in accordance with DigitalEd's privacy policy, which can be found at digitaled.com/privacy.

The Sponsor may use the personal information collected for the communication and promotion of future financial literacy resources and competitions, and future communication and promotion of the University of Waterloo and the School of Accounting and Finance programs. During the registration process, participants will be provided with the opportunity to opt in to one or both of these future communications and promotions.

By entering this Contest, entrants over the age of majority in their Province of residence and parents and/or legal guardians of entrants under the age of majority in their Province of residence consent to their personal information being stored, used and processed for purposes concerning this Contest by the Sponsor in accordance with the Sponsor's Privacy Policy, which can be found at <https://uwaterloo.ca/privacy>. The Prize Winners' information including names, mailing addresses, telephone numbers, and/or e-mail addresses, may be shared between the Contest Partners and other third parties, as required to award the Prizes in this Contest.

The University of Waterloo collects, uses, maintains, discloses and disposes of information for the purposes of operating the programs and business functions of the university in a manner consistent with the Freedom of Information and Protection of Privacy Act (FIPPA). Questions about the collection, use, and disclosure of personal information by the university, should be directed to the Privacy Officer at fippa@uwaterloo.ca.

ETHICS AND INTEGRITY

Students are expected to participate in the competition on an individual basis and only non-programmable calculators are permitted to be used during the competition. The Internet access required to participate in this Contest may only be used to login to the Mobius site to access and complete the Competition Questions.

Teachers are required to report any suspicious behaviour by notifying the School of Accounting and Finance at saf-flc@uwaterloo.ca immediately after completion of the competition by identifying the suspicious behaviour and the name or names of any student or students demonstrating suspicious behaviour.

The Sponsor reserves the right to disqualify any individual, class, or school found to be in violation of these Official Contest Rules and Regulations or tampering with any portion of the Contest process.

Cheating is contrary to the spirit of this Contest and will not be tolerated.

RIGHTS RESERVED

The Prizes available in this Contest must be accepted as awarded and are not transferable and no substitutions will be made, whether in cash or otherwise, except at the Sponsor's sole discretion. The Sponsor reserves the right to substitute a Prize of equivalent or greater value, in the event that, for reasons beyond their control, the Sponsor is unable to award a Prize as described in these rules.

The Contest Partners assume no responsibility for failure of the internet at any time before, during, or after the Contest Period, or any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, access providers, computer equipment, software, failure of any email or traffic congestion on the internet or at any website, or any combination thereof including any injury or damage to an entrant's or any other person's computer related to or resulting from playing or downloading any material in the promotion. The Sponsor reserves the right to cancel or suspend this Contest should a virus, bug or other cause beyond their reasonable control interfere with the security or proper administration of the Contest.

The Sponsor reserves the right to refuse any entry that it finds to be in violation of these Official Contest Rules and Regulations or tampering with the Contest process. The Sponsor reserves the right to refuse a Contest entry from a person whose eligibility is in question or who has been disqualified or is otherwise ineligible to participate. Entries generated by script, macro, robotic, programmed, or any other automated means are prohibited and will be disqualified. Any attempt by anyone to deliberately undermine the legitimate operation of this Contest is in violation of criminal and civil laws and the Contest Partners reserve the right to seek damages or other legal remedy to the fullest extent permitted by law.

GENERAL

By participating in this Contest, entrants over the age of majority in their Province of residence and entrants' parents agree that they have complied with these Official Contest Rules and Regulations, and that the decisions of the Sponsor are irrevocable and shall be legally binding in all instances.

By participating in this Contest, parents and/or legal guardians of entrants under the age of majority in their Province of residence agree that they have provided permission to participate in this Contest.

By participating in this Contest, potential Prize Winners over the age of majority in their Province of residence and potential Prize Winners' parents or legal guardians agree to sign a Declaration and Release Form in the manner prescribed in these Official Contest Rules and Regulations, releasing the Contest Partners, their affiliates, respective advertising and promotional agencies, and suppliers from any liability in connection with this Contest or the Prizes awarded.

By participating in this Contest, all entrants and Prize Winners' parents or guardians agree to the use of entrants' names, addresses (city and province only), name of high school, photos, and/or video images for publicity purposes relating exclusively to this Contest without compensation.

By accepting a Prize in this Contest, Prize Winners over the age of majority in their Province of residence or a Prize Winners' parents and/or legal guardians absolve the Contest Partners, their affiliates, subsidiaries, advertising and promotional agencies, suppliers, their respective directors, officers, employees and assigns, and hold harmless from and against any and all claims and liability arising out of or in any way connected with the operation of this Contest and use of a Prize. The Prize Winners and/or the Prize Winners' parents and/or legal guardians assume all liability for any injury or damage caused, or claimed to be caused, by participation in this Contest or use or redemption of a Prize.

In the event of a dispute regarding the identity of the person entering the Contest, the entry will be deemed to be submitted by the individual as determined by the Sponsor.

This Contest and the terms and conditions contained in these Official Contest Rules and Regulations, shall be exclusively governed by and construed in accordance with the laws of the Province of Ontario, Canada and the federal laws of Canada applicable therein. Any dispute arising hereunder shall be adjudicated solely in the applicable court in the Province of Ontario, Canada.

This Contest is subject to all applicable federal, provincial and municipal laws and regulations. Void where prohibited.