

Sun Life Diabetes Protect to Win Contest

Contest Rules

CONTEST PERIOD

The Sun Life Diabetes Contest (the “Contest”) runs from July 1, 2025, at 8:00 a.m. (ET) (the “Contest Starting Date”) to June 29, 2026, at 11:59 p.m. (ET) (the “Contest Closing Date”) (together, the “Contest Period”). The Contest is sponsored and facilitated by Sun Life Assurance Company of Canada (the “Contest Sponsor” or “Sun Life”).

ELIGIBILITY

The Contest is open to legal residents of Canada who have reached the age of majority in their province or territory of residence on or before the Contest Closing Date, and who also meet the following eligibility criteria during the Contest Period:

1. Complete and submit an application for a Sun Life life insurance or critical illness insurance product (the “Insurance Application”) via Sun Life’s electronic application by December 31, 2025 at 11:59 p.m. (ET);
2. Disclose previous treatment for or symptoms of diabetes, pre-diabetes, gestational diabetes or abnormal blood sugar in the Insurance Application;
3. Consent to allow Sun Life to share medical information in the Insurance Application with their insurance advisor; and
4. Receive an underwriting decision for the Insurance Application (meaning approved, declined or postponed) issued by Sun Life during the Contest Period.

(each an “Entrant”; collectively the “Entrants”)

Employees, representatives, or agents of the Contest Sponsor or its affiliates cannot enter the Contest. Immediate family or those living in the same household as those employees, representatives or agents cannot enter the Contest. The expression “immediate family” means spouse, mother, father, sister, brother, son or daughter.

HOW TO ENTER (NO PURCHASE NECESSARY)

To participate in the Contest, each Entrant must complete and submit an Insurance Application during the Contest Period and meet all other eligibility criteria. Upon Sun Life’s issuance of an underwriting decision in connection with the Insurance Application during the Contest Period, the Entrant will automatically be entered into the Contest (each an “Entry”; collectively the “Entries”).

PRIZES

There are six (6) prizes available to be won, each consisting of one (1) \$5,000 CAD cash prize (each a “Prize”; collectively the “Prizes”). The Prizes are subject to availability and may be substituted for other prizes of equal value at the Contest Sponsor’s sole and absolute discretion.

The Prizes must be accepted as awarded. No substitutions will be available. Each Prize will be paid by cheque and shipped at the Contest Sponsor’s expense to the mailing address provided by each

Prize Winner. All Prize Winners must sign and return the Contest Sponsor's Declaration and Release form before receiving a Prize.

THE DRAW

On September 30, 2025, October 31, 2025, November 28, 2025, December 31, 2025, January 30, 2026, and June 30, 2026 at 10 a.m. ET (each a "Draw Date"; together the "Draw Dates"), the Contest Sponsor will randomly select one (1) Entrant from among all eligible Entries at the Contest Sponsor's offices located at 1 York Street, Toronto, ON, M5J 0B6 (each a "Prize Winner"; together the "Prize Winners").

The first Entrant selected will be the Prize Winner. There is only one Prize available for each Draw Date. The odds of winning depend on the total number of eligible Entries.

The Contest Sponsor will make three (3) attempts to contact the Prize Winner within ten (10) business days of the Draw Date. Attempts will be by telephone and email. If a Prize Winner does not make contact with the Contest Sponsor within those ten (10) businesses days, the Prize Winner will forfeit the Prize. The Contest Sponsor reserves the right, in its sole and absolute discretion, to randomly select an alternate Entrant from among the remaining eligible Entries. The provisions in this section shall apply to the new Prize Winner.

To claim a Prize, each Prize Winner will be required to:

- a)** correctly answer a mathematical skill-testing question; and
- b)** sign and return within ten (10) business days of notification, the Contest Sponsor's Declaration and Release form, which:
 - i.** confirms compliance with these Contest Rules;
 - ii.** acknowledges acceptance of their Prize as awarded;
 - iii.** releases the Contest Sponsor, its parent companies, subsidiaries, affiliates, Prize suppliers, advertising/promotion agencies and any entity involved in the development, production, implementation, administration, judging or fulfillment of the Contest, and each of their respective officers, directors, agents, representatives, successors and assigns from any and all liability in connection with this Contest, their participation therein and/or the awarding and use/misuse of the Prize or any portion thereof; and
 - iv.** agrees to the publication, reproduction and/or other use of their name, address, voice, statements about the Contest, disclosure that they have previously been treated for or had symptoms of diabetes, pre-diabetes, gestational diabetes or abnormal blood sugar, and/or photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by or on behalf of the Contest Sponsor in any manner whatsoever, including print, broadcast or the internet.

If a Prize Winner:

- a) fails to correctly answer the mathematical skill-testing question;
- b) fails to return the properly executed Declaration and Release form within the specified time; and/or
- c) cannot accept the Prize as awarded for any reason,

they will be disqualified (and will forfeit all rights to their Prize) and the Contest Sponsor reserves the right, in its sole and absolute discretion, to randomly select an alternate Entrant from among the remaining eligible Entries (in which case the provisions of this section shall apply to the new Prize Winner).

Each Entry is only eligible for the draw that occurs on the Draw Date immediately following the date Sun Life issues an underwriting decision in connection with the Entrant's Insurance Application. For example, if Sun Life Assurance Company of Canada issues an underwriting decision on October 15, 2025, they will be eligible for the draw occurring on October 31, 2025. If Sun Life issues an underwriting decision on November 1, 2025, they will be eligible for the draw date occurring on November 28, 2025. Once an Entrant has been included in a draw, they will not be eligible for any subsequent draws, regardless of the outcome.

CONTEST GENERAL RULES

Limit one (1) Entry per Insurance Application. An Entrant may have multiple Entries during Contest Period, but each Entry is only eligible for the draw that occurs on the Draw Date immediately following the date Sun Life Assurance Company of Canada issues an underwriting decision in connection with the Insurance Application for that Entry.

All Entries become the property of the Contest Sponsor. The decisions of the Contest Sponsor with respect to all aspects of this Contest are final and binding on all Entrants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of Entries and/or Entrants.

The Contest Sponsor reserves the right, in its sole and absolute discretion, to withdraw, amend or suspend this Contest (or to amend these Contest Rules) in any way without prior notice.

By entering this Contest, each Entrant expressly consents to the Contest Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with their Entry for the administration of the Contest and improved services in accordance with the Contest Sponsor's privacy statement, unless the Entrant otherwise agrees.

The Contest Sponsor reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates and/or timeframes stipulated in these Contest Rules. The extent of adjustments can be based on:

- a) purposes of verifying compliance by any Entrant or Entry with these Contest Rules, or because of any technical or other problems;
- b) in light of any other circumstances which, in the opinion of the Contest Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Contest Rules; or

- c) for any other reason.

In the event of any discrepancy or inconsistency between the terms and conditions of these Contest Rules and disclosures or other statements contained in any Contest-related materials, the terms and conditions of these Rules shall prevail, govern and control to the fullest extent permitted by applicable law.

INTELLECTUAL PROPERTY

All intellectual property, including but not limited to trade-marks, copyrights, patents, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, logos, slogans and representations are owned by the Contest Sponsor. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited.

LIMITATION OF LIABILITY

The Contest Sponsor and/or its agencies or affiliates will not be responsible for lost, late, invalid, delayed, or misdirected Entries. The Contest Sponsor and/or its agencies or affiliates will not be responsible for invalid, expired, unchecked e-mail addresses.

The Contest Sponsor and/or its agencies or affiliates will not be responsible for any unavailability of or interruptions to any service or equipment used in connection with the Contest, including and without limitation to:

- a) Interruptions to any network, server, Internet, website, telephone, satellite, computer or other connections
- b) Failures of any telephone satellite, hardware, software or other equipment.
- c) Garbled, misdirected or jumbled transmissions or traffic congestion.
- d) Other errors of any kind, whether human, technical, mechanical or electronic.
- e) The incorrect or inaccurate capture of an Entry or other information or the failure to capture any such information.

TAX INFORMATION

All applicable government taxes, if any, on Prizes won are the sole responsibility of the Prize Winner of such Prize.

APPLICABLE LAWS

The Contest is subject to all applicable federal, provincial and municipal laws.

Any litigation must be commenced in the City of Toronto, Ontario.

PRIVACY

Personally identifiable information of contest Entrants that is collected, used or disclosed during the Contest will be used to administer the Contest, select Entrants and fulfill the prize and will be treated in accordance with the Contest Sponsor's privacy policy accessible on the Contest Sponsor's website at <https://www.sunlife.com/sl/pslf-canada/en/>. Personal information collected during the Contest entry process is temporarily stored by a third-party vendor and may be in a

jurisdiction different than the one the user is in and their personal information may be subject to the laws of the local jurisdiction.