

Better starts here.

Contest Terms and conditions**

1. Sponsor

The "Better Starts Here" Contest (the "Contest") is sponsored by Green Shield Canada Insurance ("GreenShield" or the "Sponsor").

2. Contest Period

The Contest begins on September 1, 2026 at 12:00 a.m. Eastern Time ("ET") and ends on December 15, 2026 at 9:00 a.m. ET (the "Contest Period").

3. Eligibility

The Contest is open only to individuals who:

- are licensed insurance advisors authorized by GreenShield to distribute its individual health and dental insurance products through a Managing General Agency ("MGA");
- are legal residents of Canada (excluding the Province of Québec);
- have reached the age of majority in their province or territory of residence.

Employees of GreenShield and its affiliates, as well as their immediate family members and persons domiciled with them, are not eligible to participate.

Participation constitutes acceptance of these Terms and Conditions.

4. How to Participate (Ballot-Based System)

Participants may earn entries into the Contest through the completion of eligible activities ("Actions") during the Contest Period.

For the purposes of this Contest, each ballot earned constitutes one (1) entry into the applicable monthly draw.

Eligible Actions and Ballot Allocation

Eligible Action	Ballots
Submit an eligible sale of a GreenShield product (in accordance with GreenShield processes)	3 ballots per sale
Alternative entry action (No Purchase necessary)	
Attend a GreenShield "Better Starts Here FAQ" virtual session or a virtual Webinar	1 ballot per session
Share a GreenShield-approved social media post asset (shared by GreenShield) on LinkedIn using #BetterStartsHere	1 ballot per LinkedIn post

All Actions must comply with applicable laws, professional obligations (including any obligation to perform and document a customer needs analysis), and GreenShield policies.

5. Important Conduct Requirement

For greater certainty, Participants must at all times:

- ensure that any sale or recommendation of an insurance product is based solely on the needs of the client;
- comply with all applicable insurance laws, regulations, and professional obligations;
- avoid any conduct that could result in unfair treatment of customers.

Failure to comply may result in disqualification at GreenShield's sole discretion.

6. Entry Periods and Draws

The Contest will be conducted through monthly draws:

Entry Period	Draw Date
September 1 – September 30, 2026	October 2, 2026
October 1 – October 31, 2026	November 2, 2026
November 1 – November 30, 2026	December 2, 2026
December 1 –December 15, 2026	December 21, 2026

Only entries earned within a given Entry Period are eligible for that period's draw.

7. Winner Selection

One (1) winner will be selected per Entry Period by random draw from all eligible entries received during that period.

Odds of winning depend on the total number of eligible entries received during the applicable Entry Period.

A Participant may win only once during the Contest Period.

8. Prizes

A total of **four (4) prizes** (one per Entry Period) will be awarded.

Each prize consists of: **A prepaid gift card valued at CAD \$1,000.**

Total approximate retail value of all prizes: **\$4,000 CAD.**

Prizes:

- must be accepted as awarded;
- are non-transferable and non-refundable;
- may be substituted by GreenShield for a prize of equal or greater value.

9. Winner Notification and Claiming of Prize

Selected Participants will be notified by email or telephone within five (5) business days of the draw.

To be declared a winner, the selected Participant must:

- a. Correctly answer, without assistance, a time-limited mathematical skill-testing question;
- b. sign and return a declaration and release form within the timeframe specified by GreenShield.

If a selected Participant fails to meet these requirements, the prize may be forfeited and another entrant selected.

10. Publicity

By accepting a prize, the winner consents to GreenShield using their name, place of business, and image for promotional purposes, without further compensation, except where prohibited by law.

11. Privacy

Personal information collected in connection with this Contest will be used for the administration of the Contest and in accordance with applicable privacy laws, including the *Personal Information Protection and Electronic Documents Act*, SC 2000, c 5 (PIPEDA) and GreenShield's privacy policies.

12. General Conditions

GreenShield reserves the right, at its sole discretion, to:

- modify, suspend, or terminate the Contest at any time;
- disqualify any Participant who breaches these Terms and Conditions;
- audit Participation and entries for compliance.

GreenShield is not responsible for:

- lost, late, incomplete, or misdirected entries;
- technical failures affecting participation;
- any errors in Contest administration.

13. Limitation of Liability

By participating, Participants release GreenShield and its affiliates from any liability arising from participation in the Contest or acceptance and use of a prize, except where prohibited by law.

14. Governing Law

This Contest is governed by the laws of the Province of Ontario and the applicable federal laws of Canada.

15. Compliance with Laws

This Contest is subject to all applicable federal, provincial, and territorial laws and regulations, including insurance regulatory requirements.

16. Official Rules

These Terms and Conditions constitute the official Contest rules and are available in the Advisor Toolkit.