

Manulife Ladies Classic Award Contest Official Rules

TO BE CONSTRUED AND EVALUATED ACCORDING TO APPLICABLE CANADIAN LAW. NO PURCHASE IS NECESSARY. THE CONTEST IS OPEN TO CANADIAN RESIDENTS ONLY AND PARTICIPANTS MUST BE THE AGE OF MAJORITY OR OLDER IN THEIR PROVINCE OR TERRITORY OF RESIDENCE AT THE TIME OF ENTRY OR HAVE VALID PARENTAL APPROVAL. VOID IN WHOLE OR IN PART WHERE PROHIBITED BY LAW. ENTRY IN THIS CONTEST CONSTITUTES ACCEPTANCE OF THESE CONTEST RULES (THE "CONTEST RULES").

1. ELIGIBILITY. To be eligible for this Contest, an individual must:

(a) be a legal resident and citizen of Canada;

(b) be of female gender;

(c) be of the age of majority or older in her province or territory of residence at the time of entry or have valid parental approval to participate;

(d) not hold professional golf status;

(e) be either born in Canada or currently reside in Canada;

(f) be a Golf Canada Member and hold a current handicap of 2.0 or better, as registered and verified through the Golf Canada Score Centre;

(g) not be serving an anti-doping rule violation sanction of less than two years of sport ineligibility at the start of such applicable year; and

(h) be able to attend the Manulife LPGA Classic from June 8 to 11, 2017.

THE MANULIFE LADIES CLASSIC AWARD IS IN COMPLIANCE WITH GOLF CANADA'S AMATEUR STATUS RULES AND REGULATIONS.

NCAA ATHLETES MAY NOT BE ELIGIBLE TO APPLY. PLEASE WORK WITH YOUR NSF AND EDUCATIONAL INSTITUTION TO INQUIRE ABOUT NCAA RULES AND ENSURE THAT IF YOU ARE SELECTED TO RECEIVE AN EXEMPTION, DOING SO WILL NOT JEOPARDIZE YOUR NCAA ELIGIBILITY.

Employees of Manulife ("Manulife" or the "Sponsor"), Wasserman Sports & Entertainment, ULC, their respective affiliates, subsidiaries, related companies, advertising and promotional agencies, and the household members of any of the above, are not eligible to participate in the Contest.

The Sponsor shall have the right at any time to require proof of identity and/or eligibility, in a form acceptable to the Sponsor, including without limitation, government issued photo identification, to participate in the Contest. Failure to provide such proof may result in disqualification. All personal and other information requested by and supplied to the Sponsor for the purpose of the Contest must be truthful, complete, accurate and in no way misleading.

The Sponsor reserves the right, in its sole discretion, to disqualify any entrant should such an entrant at any stage supply untruthful, incomplete, inaccurate or misleading personal details and/or information.

2. CONTEST PERIOD. The Contest begins at 9:00 a.m. Eastern Time ("ET") on April 20, 2017 and ends at 11:59 p.m. ET on May 11, 2017 (the "Contest Period") after which time the Contest will be closed and no further entries shall be accepted.

3. HOW TO ENTER. There is no purchase necessary to enter the Contest. Enter using the method of entry outlined below. No entries will be accepted by any other means:

(a) To enter online, complete and submit the entry form located at <http://www.manulifeclassic.ca/classic-award.php> (the "Contest Website").

Entrants must complete the online application form, and submit an original short video demonstrating the entrant's passion and thoughts on why the entrant deserve this exemption opportunity. Applications must be submitted before MAY 11, 2017. A selection committee comprised of Manulife executives and Manulife LPGA Classic Tournament staff will finalize selections, and contact the designated recipient by MAY 22, 2017.

(b) Limit of one (1) entry per person during the Contest Period. In the case of multiple entries, only the first eligible entry will be considered.

(c) All entries become the sole property of the Sponsor and none will be returned for any reason. Entries must be received no later than the end of the Contest Period. Entries will be declared invalid if they are late, illegible, incomplete, damaged, irregular, mutilated, forged, garbled or mechanically or electronically reproduced. No communication or correspondence will be exchanged with entrants except with those selected for a Prize (defined below).

4. PRIZES.

(a) Grand Prize. There is one (1) prize (the "Grand Prize") available to be won by the Grand Prize winner (the "Grand Prize Winner") consisting of the following:

(i) entry into the 2017 Manulife LPGA Classic;

(ii) domestic air travel for Grand Prize Winner to 2017 Manulife LPGA Classic.

(b) The Grand Prize has an approximate value of Nine Hundred Eighty Dollars (CDN \$980.00).

(d) The Grand Prize is herein referred to as the "Prize" or the "Prizes" and the Grand Prize Winner is referred to as the "Winner".

(e) The Winner is not entitled to monetary difference between actual Prize value and stated approximate Prize value, if any.

(f) Each Prize will be distributed after each Winner has been successfully contacted and notified of her Prize and fulfilled the requirements set out herein. The Prize must be claimed within two (2) business days of notification of being selected as a Winner. Failure to claim the Prize within the allotted time period may result in Winner's disqualification and forfeiture of all rights to the Prize (in the Sponsor's sole discretion).

(g) Prizes must be accepted as awarded and cannot be transferred, assigned, substituted or redeemed for cash, except at the sole discretion of the Sponsor. Any unused portion of a Prize will be forfeited and have no cash value. The Sponsor reserves the right, in its and their sole discretion,

to substitute a prize of equal or greater value if a Prize (or any portion thereof) cannot be awarded for any reason.

5. WINNER SELECTION.

One (1) Grand Prize Winner shall be selected as follows:

(a) Manulife will select a designated athlete from the pool of eligible Contest entrant's received. Selection criteria will be based on:

- Performance-driven results (40%) - Note: results from 2016 and 2017 take precedence,
- Entrant's personal story (40%), and
- Video application (20%).

(b) SELECTED ENTRANTS WILL BE NOTIFIED BY TELEPHONE OR E-MAIL. THE SPONSOR WILL CONTACT THE SELECTED ENTRANT NO LATER THAN MAY 22, 2017 AT 5:00 P.M. ET AND MUST RESPOND WITHIN FORTY-EIGHT (48) HOURS OF NOTIFICATION. Upon notification, the selected entrant must respond by telephone to the contact number provided in the notification, and the selected entrant's response must be received by the Sponsor within forty-eight (48) hours of such notification. If the selected entrant does not respond in accordance with the Contest Rules, she will be disqualified and will not receive a Prize and another entrant may be selected in the Sponsor's sole discretion until such time as an entrant satisfies the terms set out herein. The Sponsor is not responsible for the failure for any reason whatsoever of a selected entrant to receive notification or for the Sponsor to receive a selected entrant's response.

(c) A potential winner's skills will be verified to satisfaction of sponsor prior to awarding of prize.

6. RELEASE. Before being declared as a Winner, the selected entrant (or parent/guardian, if applicable) will be required to execute a legal agreement and release (the "Release") that confirms her: (i) eligibility for the Contest and compliance with these Contest Rules; (ii) acceptance of the Prize as offered; (iii) release of each of the Sponsor, Wasserman, other parties related to the Contest and their respective parent companies, subsidiaries, affiliates and/or related companies and each of their employees, directors, officers, suppliers, agents, sponsors, administrators, licensees, representatives, advertising, media buying and promotional agencies (collectively, the "Releasees") from any and all liability for any loss, harm, damages, cost or expense arising out of participation in the Contest, participation in any Contest-related activity or the acceptance, use, or misuse of any Prize, including but not limited to costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom; and (iv) grant to the Sponsor of the unrestricted right, in the Sponsor's individual discretion, to produce, reproduce, publish, reproduce, convert, broadcast, communicate by telecommunication, exhibit, distribute, translate, adapt and otherwise use and re-use the Winner's name, photograph, likeness, voice and biography in any and all media now known or hereafter devised, in connection with the Contest and the promotion and exploitation thereof. The executed Release must be returned within two (2) business days of an entrant receiving verification that he/she has been selected as a Winner or the selected entrant will be disqualified and the Prize forfeited.

7. INDEMNIFICATION BY ENTRANT. By entering the Contest, entrant releases and holds Releasees harmless from any and all liability for any injuries, loss or damage of any kind to the

entrant or any other person, including personal injury, death, or property damage, resulting in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of any Prize, participation in the Contest, any breach of the Contest Rules, or in any Prize-related activity. The entrant agrees to fully indemnify Releasees from any and all claims by third parties relating to the Contest, without limitation.

8. LIMITATION OF LIABILITY. The Sponsor assumes no responsibility or liability for lost, late, unintelligible/illegible, falsified, damaged, misdirected or incomplete entries, notifications, responses, replies or any Release, or, as applicable, for any computer, online, software, telephone, hardware or technical malfunctions that may occur, including but not limited to malfunctions that may affect the transmission or non-transmission of an entry. The Sponsor is not responsible for any incorrect or inaccurate information, whether caused by, as applicable, website users or by any of the equipment or programming associated with or utilized in the Contest or by any technical or human error which may occur in the administration of the Contest. The Sponsor assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. The Sponsor is not responsible for any problems, failures or technical malfunction of, as applicable, any telephone network or lines, computer online systems, servers, providers, computer equipment, software, e-mail, players, or browsers, on account of technical problems or traffic congestion on the Internet, at any website, or on account of any combination of the foregoing. The Sponsor is not responsible for any injury or damage to entrant or, as applicable, to any computer related to or resulting from participating or downloading materials in this Contest. Entrant assumes liability for injuries caused or claimed to be caused by participating in the Contest, or by the acceptance, possession, use of, or failure to receive any Prize. The Sponsor assumes no responsibility or liability in the event that the Contest cannot be conducted as planned for any reason, including those reasons beyond the control of the Sponsor, such as, as applicable, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or corruption of the administration, security, fairness, integrity or proper conduct of this Contest and/or the Contest Website.

9. CONDUCT. By participating in the Contest, each entrant agrees to be bound by the Contest Rules, which will be posted at the Contest Website throughout the Contest Period. Entrant further agrees to be bound by the decisions of the Sponsor, which shall be final and binding in all respects. The Sponsor reserves the right, in its sole discretion, to disqualify any entrant found to be: (a) violating the Contest Rules; (b) tampering or attempting to tamper with the entry process or the operation of the Contest or the Contest Website (where applicable); (c) violating the terms of service, conditions of use and/or general rules or guidelines of any Manulife property or service; and/or (d) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE THE CONTEST WEBSITE (WHERE APPLICABLE) OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW, INCLUDING BUT NOT LIMITED TO CRIMINAL PROSECUTION. The Winner must at all times behave appropriately when taking part in the event and observe the Contest Rules and any other rules or regulations in force at the location/venue. The Sponsor reserves the right to remove from the location/venue any Winner who breaks such rules and/or fails to behave appropriately and to disqualify such Winner.

10. PARTICIPATION/USE OF PERSONAL INFORMATION.

(a) By participating in the Contest, entrant: (i) grants to the Sponsors the right to use her full name, mailing address, telephone number, e-mail address and/or age (the "Personal Information") for the purpose of administering the Contest, including but not limited to contacting and announcing the Winner; (ii) grants to the Sponsor the right to use her Personal Information for publicity and promotional purposes relating to the Contest or the 2017 Manulife LPGA Classic, in any and all media now known or hereafter devised, without further compensation unless prohibited by law; and (iii) acknowledges that the Sponsor may disclose her Personal Information to third-party agents and service providers of the Sponsor in connection with any of the activities listed in (i) and (ii) above.

(b) A combination of the following would be expected from the Winner, to be designated by Sponsor in its sole discretion:

- Up to 2 phone calls leading up to or during the 2017 Manulife LPGA Classic
- Up to 5 social media posts per year in relation to golf experience at the 2017 Manulife LPGA Classic
- Participation in media interviews and/or a panel discussion during the 2017 Manulife LPGA Classic
- 20-minute meet & greet in Manulife Suite
- 20-minute meet & greet with Volunteers
- Any future use of Winner's likeness as requested by Manulife, which will be approved by the Winner in each instance

(c) The Sponsor will use the entrant's Personal Information only for identified purposes, and protect the entrant's Personal Information in a manner that is consistent with Sponsor's privacy policy

11. INTELLECTUAL PROPERTY. All intellectual property, including but not limited to trade-marks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations are owned by the Sponsor and/or its affiliates as applicable. 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.

12. TERMINATION. Subject to the jurisdiction of the Régie des alcools, des courses et des jeux in Quebec, the Sponsor reserves the right, in its sole discretion, to terminate the Contest, in whole or in part, and/or modify, amend or suspend the Contest, and/or the Contest Rules in any way, at any time, for any reason without prior notice.

13. LAW. These are the official Contest Rules. The Contest is subject to applicable federal, provincial and municipal laws and regulations. The Contest Rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over the Sponsor. All issues and questions concerning the construction, validity, interpretation and enforceability of the Contest Rules or the rights and obligations as between the entrant and the Sponsor in connection with the Contest shall be governed by and construed in accordance with the laws of the province of Ontario including procedural provisions without giving effect to any choice of law or conflict of law rules or provisions

that would cause the application of any other jurisdiction's laws.

14. LANGUAGE DISCREPANCY. In the event of any discrepancy or inconsistency between the terms and conditions of the Contest Rules and disclosures or other statements contained in any Contest-related materials, including but not limited to the Contest entry form, or point of sale, television, print or online advertising, the terms and conditions of the Contest Rules shall prevail, govern and control. In the event of any discrepancy or inconsistency between the English language version and the French language version of the Contest Rules, the English version shall prevail, govern and control.

15. FOR RESIDENTS OF QUEBEC. Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.