

CDSPI 2023 4TH YEAR DENTAL STUDENT SPRING IN-CLASS PRESENTATION CONTEST
OFFICIAL CONTEST RULES

1. **Contest Rules.** These are the official rules of the CDSPI 2023 4th Year Dental Student Spring In-Class Presentation Contest (the “Contest”). Copies of these rules are available by writing to CDSPI, at 2005 Sheppard Ave E, Suite 500, Toronto, ON M2J 5B4, or online at <https://www.cdspi.com/contest-rules/>.
2. **Who May Enter.** This Contest is open to any Canadian dental student, who is at least 18 years of age and who is resident in a Canadian province or territory other than Quebec at the time of entry (an “Eligible Participant”) and who attends a CDSPI in-class student presentation (the “Presentation”) held at the university attended by the Eligible Participant (the “Presentation Location”) between March 8, 2023 and April 30, 2023 (the “Contest Period”). A list of Presentation Locations and dates, which are subject to change at the sole discretion of CDSPI, are attached to these contest rules. This Contest is not open to employees, representatives and agents of CDSPI and/or CDSPI Advisory Services Inc. or any individual who resides with any of the foregoing individuals.
3. **Prize.** There are eight (8) prizes available to be won in the Contest, each consisting of a \$50.00 Amazon gift card (the “Prize”). The approximate retail value of each Prize is CDN \$50.00. The Prize is absolutely non-transferable and no other Prize substitutions or cash substitutions are permitted. The Prize has no cash value. CDSPI reserves the right, in its sole discretion, to substitute another Prize (or cash equivalent) of equal or greater value without liability in the event that the Prize cannot be awarded as described for any reason.
4. **Selection of Prize Winner.** There are two ways to win at each Presentation. One (1) winner will be selected randomly by a draw held on site at each Presentation Location at the end of the Presentation, from all eligible entries submitted at the Presentation. One (1) additional winner will be selected randomly by the CDSPI/CDSPI Advisory Services Inc. representative on site at the Presentation Location during the Presentation choosing a Contestant from a show of hands to answer the question “You have \$3,500/month in Disability coverage with a 90-day elimination period and take a 12-month medical leave. How much in DI benefits would you receive in total?” as shown in the presentation.
5. **How to Enter.** To become a participant in the Contest (a “Contestant”), an Eligible Participant must attend the Presentation held at the university attended by the Eligible Participant during the Contest Period. To be entered in the first draw a Contestant must complete the entry ballot (an “Entry”) obtained at the Presentation Location. The completed Entry must be submitted by placing it in the container specified by the CDSPI representative at the Presentation. To be entered in the second draw the CDSPI/CDSPI Advisory Services Inc. representative will randomly choose a Contestant from a show of hands and the Contestant must then correctly answer the question.

NO PURCHASE IS NECESSARY. For the first draw, only one (1) Entry may be submitted in

the container by each Eligible Participant at a Presentation, and Entry is limited to one (1) Presentation per person for the first draw. All Entries are subject to verification. CDSPI shall not be responsible for Entries that are late, lost or destroyed, stolen or incomplete or for any printing or administrative or computer error of any kind in connection with this Contest. Any Entry that is received by CDSPI which has been tampered with or is unreadable, mutilated, falsified, illegible, incomplete or contains printing or other errors will be null and void. All Entries submitted become the sole property of CDSPI and none will be returned. For the second draw, each randomly chosen Contestant will only have one chance to correctly answer the question.

6. **Entry Deadline.** For the first draw, the deadline for submitting Entries at each Presentation Location will be the time at which the CDSPI/CDSPI Advisory Service Representative verbally indicates (the "Presentation Closing Time"). Entries submitted after the Presentation Closing Time will not be accepted. For the second draw, Eligible Participants must be in attendance at the presentation at the time the question is asked in order to be eligible to participate in the second draw.
7. **Choosing A Winner.** At the time of the first draw, the CDSPI/CDSPI Advisory Services Inc. representative who gives the Presentation will select one (1) Entry by random draw from among all eligible Entries submitted in the container at that Presentation. The Contestant who has submitted the first valid Entry selected, where the Contestant has met all of the eligibility requirements and has correctly answered the skill testing question set out on the Declaration and Release Form, will win the Contest Prize (a "Winner"). The Winner will be announced orally at each Presentation Location immediately following such draw.

At the time of the second draw, the CDSPI/CDSPI Advisory Services Inc. representative who gives the Presentation will select one (1) Contestant by random draw from a show of hands after asking the question outlined in Section 4, at that Presentation. The first Contestant who correctly answers the question, where the Contestant has met all of the eligibility requirements and has correctly answered the skill testing question set out on the Declaration and Release Form, will win a Contest Prize (a "Winner"). The Winner will be announced orally at each Presentation Location immediately following such draw.

8. **Claiming a Prize.** If the first selected Winner of the first draw at each Presentation is not in attendance, such Winner will forfeit the Prize and a new Winner will be selected from the remaining eligible Entries. This process will continue until one (1) selected Winner of the first draw for each Presentation who meets all of the eligibility requirements is drawn and awarded a Prize or there are no more eligible Entries, whichever comes first. For the second draw, if the first selected Winner at each Presentation does not claim the prize, a new Winner will be selected by asking Eligible Participants the question in paragraph 4. This process will continue until one (1) selected Winner of the second draw who answers the question correctly and meets all of the eligibility requirements is selected and awarded a Prize or there are no more Contestants. Each Prize will be delivered immediately at the Presentation Location.

9. **Chances of Winning a Prize.** The chances of winning a Prize will depend on the number of valid Entries received for each Presentation, by the entry deadline described in paragraph 6.
10. **No Responsibility.** CDSPI its affiliated corporation, CDSPI Advisory Services Inc., and their respective employees, representatives and agents (collectively, the “Released Parties”) do not extend any representations or warranties whatsoever in respect of the Prize(s) offered nor do they accept any liability arising in respect of such Prize(s) or the Contest, including, without limitation, liability arising in respect of participation in the Contest or use or misuse of the Prize(s). By participating, Contestants agree to release, discharge, indemnify and hold harmless the Released Parties from and against any and all claims, causes of action, demands, loss, injury, damage or liability whatsoever which may arise or occur in connection with or as a result of: (i) the acceptance, possession, use or misuse of the Prize(s), (ii) administration of the Contest or (iii) participation in this Contest or any related activity.
11. **Privacy and Publicity.** By participating in the Contest, each Contestant acknowledges and agrees that CDSPI, CDSPI Advisory Services Inc. and their authorized agents shall have the right to reproduce, broadcast and publicize his/her name, likeness, photograph, city of residence, and, if applicable, the fact that he/she is a Winner of the Contest, and all matters incidental thereto, for publicity purposes and without further notice, permission or compensation in any advertisement, publicity or promotion carried out by CDSPI, CDSPI Advisory Services Inc. or their authorized agents in connection with the Contest in any and all venues or media now or hereafter known throughout the world in perpetuity.
12. **Rules Binding.** By participating in the Contest, each Contestant agrees to be bound by these rules and further agrees that these rules are accessible, legible and comprehensible. If there is any disagreement as to whether a person is a Contestant or a Winner, or as to the qualifications of any Contestant or as to the adequacy of the Prize, or whether a potential Winner has correctly answered the skill testing question, the decision of CDSPI shall be final.
13. **General.** CDSPI reserves the right to modify, cancel or suspend this Contest and these rules at any time for any reason, including, without limitation, the need to comply with any applicable law or regulation. This Contest is subject to all applicable federal, provincial and municipal laws and regulations in Canada.

Date: February 21, 2023

LIST OF PRESENTATION DATES & TIMES

Presentation Location	Date & Time
University of British Columbia	Wednesday, March 8th 12:30 pm
Dalhousie University	Monday, April 3 rd 12:30 pm
University of Manitoba	Wednesday, April 5 th 12:00 pm
University of Alberta	TBD