

CDSPI SPRING 2026 INSTAGRAM CONTEST
OFFICIAL CONTEST RULES

1. **Contest Rules.** These are the official rules of the CDSPI Spring 2026 Instagram Contest (the “Contest”). Copies of these rules are available by writing to CDSPI, at 2005 Sheppard Ave E, Suite 500, Toronto, ON M2J 5B4.
2. **Who May Enter.** This Contest is open to any Canadian dentist or dental student, who is at least 18 years of age and who is resident in a Canadian province or territory other than Quebec (an “Eligible Participant”) between February 4, 2026 and April 30, 2026 (the “Contest Period”). A list of contest starting, closing and draw 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 three (3) prizes available to be won in the Contest, each consisting of \$200.00 in electronic gift card(s) distributed through Reward Link which is operated by Tango Card Inc. (the “Prize”). The winner chooses how to spend the prize value from a variety of gift card options offered through Tango Card Inc. The approximate retail value of each Prize is CDN \$200.00. 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.** One (1) winner per draw will be selected randomly by a draw held on each of the dates indicated at the end of these rules, from all eligible Entries. The draw will take place at the office of CDSPI, at the address mentioned above, or such other location in Ontario as is determined by CDSPI in its sole discretion.
5. **How to Enter.** To become a participant in the Contest (a “Contestant”), an Eligible Participant must follow our official Instagram account (@cdspinow) and interact (by posting a comment or tagging a fellow dental student or member of the dental community, including dental offices) on a post that promotes this contest (an “Interaction”), for that month’s draw as indicated on the chart at the end of these rules (the “Entry” form). The dental student or member of the dental community that has been tagged does not become a Contestant unless they also interact as per these instructions. Each Eligible Participant is allowed one entry per draw during the contest period.

NO PURCHASE IS NECESSARY. Only one (1) Entry may be submitted by each Eligible Participant per draw, and Entry is limited to one (1) Interaction per person per draw. In the case of a dispute, entries will be deemed made by the authorized holder of the applicable social network account and/or email address used for entry. All Entries are subject to verification. CDSPI shall not be responsible for Entries that are late, lost, destroyed or stolen; interrupted or unavailable network, server, or other connections; scrambled

transmissions or other errors or problems of any kind whether mechanical, human, or electronic, technical malfunctions of any computer hardware, software, or any combinations thereof; or problems associated with any virus or any other damage caused to entrants' systems, 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.

6. **Entry Deadline.** The deadline for submitting Entries will be as indicated on the chart at the end of these rules (the "Contest Closing Time"). Entries submitted after the Contest Closing Times will not be accepted.
7. **Choosing A Winner.** At the time of each draw, an employee of CDSPI will select one (1) Entry by random draw from among all eligible Entries submitted for that draw. Each Contestant shall be eligible to be selected as a Potential Winner once per draw and, therefore, if more than one Entry from the same Contestant is drawn, such Entry will be disqualified and an additional Entry will be drawn until a Contestant who has not already been selected is drawn. The Contestant who has submitted the first valid and verified Entry selected for each draw will be selected as a potential winner (the "Potential Winner"). As described further in Section 8, a Potential Winner will only be declared an official winner of the Contest (a "Winner") who is eligible for a Prize once he or she has correctly answered a skill-testing question.
8. **Claiming a Prize.** CDSPI will notify each Potential Winner on the day of the relevant draw by direct message on Instagram that they have been selected as a Potential Winner of the Contest. If CDSPI is unable to contact a Potential Winner via Instagram within the three (3) business days following the draw date, such Potential Winner will forfeit the Prize and a new Potential Winner will be selected from the remaining eligible Entries. This process will continue until one (1) Potential Winner for each draw, who meets all of the eligibility requirements is drawn, declared the Winner and awarded the Prize, or there are no more eligible Entries, whichever occurs first. CDSPI is not responsible for Instagram or email notifications that are rejected or do not reach a Potential Winner. In order for a Potential Winner to be officially declared a Winner and be able to claim a Prize, the Potential Winner must correctly answer a mathematical skill-testing question without mechanical or other assistance and execute the Declaration and Release Form, and confirm that they are a Canadian dental student, who is at least 18 years of age and who is resident in a Canadian province or territory other than Quebec. Delivery of the Prize to the Winner will be made by email within 10 days of CDSPI receiving the Winner's completed Declaration and Release Form. The Winner must provide a valid email address to receive their Prize as the gift card(s) will only be delivered electronically and not by any other means of delivery. The Winner will receive an email from Tango with instructions on how to redeem their Tango gift card value. Gift cards fall under the rules and regulations, terms and conditions of each company issuing the gift card, as amended from time to time. CDSPI, Tango or the companies issuing the gift cards will not be responsible for any lost,

stolen, or misplaced gift cards or gift cards that have expired with a balance remaining on them after they have been delivered to the winner, or any fees or charges associated with the gift card(s) in any way.

9. **Chances of Winning a Prize.** The chances of winning a Prize will depend on the number of valid Entries received 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). The Released Parties also reserve the right to disqualify any participant who violates these rules or engages in fraudulent activity. 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 they are 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. Personal information collected during the contest will only be used for the purpose of administering the contest and awarding the prize. By entering the contest, participants consent to the use of their personal information for these purposes.
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. This contest is in no way sponsored, endorsed, or administered by, or associated with, Instagram.

Draw Date	Interaction/Entry	Contest Period and Contest Closing Time	Draw Date
Draw # 1	Interact with a contest post by leaving a comment about why you chose to enroll in the no-cost dental student insurance	12:01 AM EDT February 4, 2026 – 11:59 PM EDT February 28, 2026	Wednesday, March 4, 2026
Draw # 2	Interact with a contest post by leaving a comment about what stresses you out the most about your finances	12:01 AM EDT March 1, 2026 – 11:59 PM EDT March 31, 2026	Monday, April 6, 2026
Draw # 3	Interact with a contest post by tagging a friend in the dental community	12:01 AM EDT April 1, 2026 – 11:59 PM EST April 30, 2026	Tuesday, May 5, 2026

Date: February 2, 2026

Rev: February 20, 2026