



Foresters Celebrates Diwali 2012 Promotion
(the "Promotion")

Official Rules and Regulations
(the "Rules")

In these rules, "we", "us", "our" and "Foresters" means the sponsor, The Independent Order of Foresters, and "you" means each person who wishes to enter.

By entering this Promotion you agree that you have read and understood these Rules and that you agree to comply with and be bound by the Rules.

Summary

Under this Promotion, subject to the Rules described below:

- you can submit an entry if you live in Ontario and are at least 18 years old
- no purchase is necessary to enter
- each eligible entrant will have a chance to win one of three iPad 2 devices, each worth approximately \$420
- if your name is chosen, you must complete a skill-testing question to receive your prize
- the Promotion runs from September 26, 2012 to October 22, 2012
- the odds of winning will depend on the number of entries received

Eligibility

To be eligible to enter this Promotion you must be a resident of Ontario and at least 18 years old when the promotion begins. However, you are not eligible to enter the Promotion if you are:

- employed by Foresters, any of its affiliates, or any of its advertising agencies; or
- an immediate family member of anyone who is employed by one of these organizations; or
- you live in same household with an employee, or an immediate family member of an employee, of any of these organizations.

Prizes

There are three prizes available under this promotion. Each prize is an iPad 2 worth approximately \$420.

We reserve the right to substitute a prize of equal or greater value, at our discretion. You must accept the prize as we award it. You cannot choose a substitute prize, or choose to receive cash instead.

The winners are responsible for any taxes with respect to the prizes.

Promotion Period

The Promotion begins at 12:00:00 a.m. (EDT) on September 26, 2012 and ends at 17:00:00 p.m. (EDT) on October 22, 2012. This is called the Promotion Period.

How to Enter

To enter this promotion, you must visit www.foresterscelebratesdiwali.com or www.mybindi.com and submit an online form that accurately contains the required information during the Promotion Period.

Each person may enter once; if you enter more than once, we will ignore all entries after the first. Eligible entrants who submit the required online entry form during the Promotion Period will automatically be entered into a random draw for a chance to win one of the prizes.

You do not need to make any purchase or payment to enter this promotion; doing so will not increase your chance of winning.

Publicity and Personal Information

By entering this Promotion, you agree that we can collect, use and disclose your personal information to:

- administer this Promotion; and
- detect errors, fraud and other illegal activity, and protect Foresters, its affiliates and other third parties from them.

If you win, you agree that we can use your name and likeness in our promotional materials, including identifying the winners on our website, at our awards ceremony, in news releases and on social media sites. You cannot revoke this consent.

We can also collect, use or disclose your information as permitted or required by law. We will not disclose your personal information to any third party to allow the third party to market any product or service to you. By entering, you agree that the information we collect is subject to our Privacy Policy, which is available at www.foresters.com. Privacy and that you have read and accepted this Privacy Policy.

How the Winners are Chosen

On or about October 23, 2012 (the "Draw Date"), Foresters or a representative chosen by Foresters will randomly choose 3 potential winners from the eligible entries received during the Promotion Period. Your odds of winning depend on the number of eligible entries received.

On or about October 24, 2012, Foresters will contact each of the potential winners using the information they provided when they entered the Promotion. By 5 p.m. (EDT) on October 26, 2012, each potential winner must contact Foresters and successfully answer a skill-testing question. Upon completing the skill-testing question, the winner must allow us to

photograph him or her, and sign a photographic release allowing us to use his or her name and image in our promotional materials.

If the potential winner does not respond within the time limits that apply, or does not successfully answer the skill-testing question, or does not comply with these Rules, then he or she will be disqualified. In that case, we will promptly draw another potential winner and notify them and they will then need to contact us within 3 business days and successfully answer a skill-testing question, allow photographs and sign the release, as described above.

If after three such attempts to choose a winner any prize remains to be distributed, we reserve the right to donate it to a charity of our choice.

Delivery of Prize

We will deliver the prize to each winner at an award ceremony to be held on October 28, 2012 at a place and time that we will specify. If a winner cannot attend at that time and place, we will deliver his or her prize by a courier service, at our expense, within 60 days of the day the winner completes the skill-testing question and photographic release.

List of Winners

Once we select and verify the winners, their names will be listed on www.foresterscelebratesdiwali.com.

Limits on our Liability

We are not responsible for any entries that are incomplete, lost, destroyed, delayed or not transmitted, whether due to a technical failure or for any other reason.

We are not responsible for any unauthorized human intervention in any part of the entry process or Promotion.

We are not responsible if any notification to a potential winner is undeliverable, or if a potential winner does not respond within the required time, or we do not receive the potential winner's response, or if a potential winner is otherwise disqualified under these Rules.

We are not responsible for the functionality of the prizes, or for any problems that occur if the prizes malfunction.

We are not liable for any taxes payable with respect to the prizes.

General Rules

By entering this Promotion, you release us and our affiliates, and the employees, directors and officers of Foresters and our affiliates, of any liability under this Promotion except our obligation to comply with the Rules.

We reserve the right to cancel, suspend and/or modify this Promotion if any factor beyond our control negatively affects the proper functioning of this Promotion. Examples of such factors include, but are not limited to, large-scale blackouts, any electronic attempt to disrupt our ability to receive eligible entries, and any delay that would make it difficult for us to meet the timelines set out in these rules.

We reserve the right to disqualify anyone who violates these Rules or tries to tamper with the entry process or the operation of this Promotion.

Our decisions about how to apply these Rules will be final and binding.

Governing Law

This promotion will be governed by the laws of the province of Ontario, and any applicable federal laws of Canada.

We can change these Rules without notice if necessary to comply with any law that applies to this Promotion.

This Promotion is void where prohibited by law.

Questions

If you have any questions about this Promotion, please contact Justin Poy at foresters-diwali2012@justinpoy.com.

Sponsor

This Promotion is sponsored by The Independent Order of Foresters, which is a life insurance provider that champions the well-being of families. It has its international head office at 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9. 408913 CAN (09/12)