

THE SAFEBRIDGE FAMOUS BRIDGES CONTEST

THE "THE SAFEBRIDGE FAMOUS BRIDGES " CONTEST (THE "CONTEST") IS INTENDED TO BE CONDUCTED IN ONTARIO ONLY AND SHALL BE CONSTRUED AND EVALUATED ACCORDING TO APPLICABLE CANADIAN LAW. THE CONTEST IS OPEN TO LEGAL RESIDENTS OF ONTARIO ONLY. DO NOT ENTER THIS CONTEST IF YOU ARE NOT A LEGAL RESIDENT OF ONTARIO. NO PURCHASE IS NECESSARY. PARTICIPANTS MUST BE OF THE AGE OF MAJORITY OR OLDER AT TIME OF ENTRY. VOID IN WHOLE OR 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 of Ontario.
 - b. be of the age of majority or older at time of entry; and

Employees of Safebridge Financial Group (the "Sponsor"), 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. Sponsors shall have the right at any time to require proof of identity and/or eligibility to participate in the Contest. Failure to provide such proof within a reasonable period of time may result in disqualification. All personal and other information requested by and supplied to Sponsors for the purpose of this Contest must be truthful, complete, accurate and in no way misleading. Sponsors reserve the right to disqualify any entry or entrant in its sole discretion, should any entry or entrant at any stage supply untruthful, incomplete, inaccurate or misleading personal details and/or information.

2. CONTEST PERIOD. The Contest begins at 10:00 AM Eastern Standard Time ("EST") on January 19, 2007 and closes at 11:59 PM. EST on December 31, 2007 (the "Contest Period").

3. HOW TO ENTER. No purchase necessary. Each time during the Contest Period that you refer a unique person to Sponsor and they mention your name as the person who referred them, you will receive an entry into the Contest provided the referred person gives the Sponsor your name, phone number and e-mail address. There is no limit to the number of entries you can receive, but each referred person can only be introduced to our office one time and by only one party. No purchase is required by referred person to make you eligible.

4. PRIZES.

a. Grand Prize. There will be one (1) grand prize ("Grand Prize") awarded to one (1) Contest winner. Grand Prize will consist of a trip for two (2) to winner's choice of one of four famous bridge destinations in North America (Brooklyn Bridge New York, New York, Lion's Gate Bridge Vancouver British Columbia, Confederation Bridge Charlottetown Prince Edward Island or Sunshine Skyway

Bridge St. Petersburg and Bradenton, Florida) of. The trip includes return economy airfare from the major airport nearest the winners home, 3 nights standard accommodation (double occupancy) and \$500 CDN spending money. Winner is responsible for all other expenses, including without limitation, transportation to/from departure airport, travel documents, meals, and all items of a personal nature. The total value of prize is approximately \$4000.00 CDN based on a Toronto to Florida example..

b. Prize must be accepted as awarded and cannot be transferred, substituted or redeemed for cash. Sponsor reserves the right, in their sole discretion to substitute any and all of the prizes for prizes of equal or greater value should all or part of the prize become unavailable for any reason. The prize must be redeemed by December 31, 2008 and is subject to availability and certain blackout periods.

5. WINNER SELECTION.

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

a. On Friday, January 4, 2008 in Toronto, Ontario at 12:00 p.m. EDT, one (1) potential Grand Prize Winner will be selected by a random draw from all eligible Entries received. Entrant shall be eligible to win only one prize. The odds of being selected as a potential Grand Prize winner are dependent upon the number of eligible Entries received. Before being declared a Grand Prize Winner, a potential Grand Prize winner shall be required to correctly answer, without assistance of any kind, whether mechanical or otherwise, a time-limited mathematical skill-testing question during a pre-arranged telephone call, and to comply with these Contest Rules.

b. THE SELECTED POTENTIAL GRAND PRIZE WINNER WILL BE NOTIFIED BY TELEPHONE OR E-MAIL NO LATER THAN MONDAY JANUARY 7, 2008 AND MUST RESPOND BY FRIDAY, FEBRUARY 15, 2008, Upon notification, the selected potential Grand Prize winner must respond by telephone to the contact number provided in the notification, and the selected potential Grand Prize winner's response must be received by Sponsors by Friday, January 11, 2008. If the selected potential Grand Prize winner does not respond in accordance with these Contest Rules, he/she will be disqualified and will not receive a prize and another potential grand prize winner will be selected. If after three such attempts Sponsors have not identified a Grand Prize Winner, Sponsors reserve the right to award the Prize (or its cash equivalent) to a charity of their choice. Sponsors are not responsible for the failure for any reason whatsoever of a selected potential winner to receive notification or for Sponsors to receive a selected potential Grand Prize winner's response.

6. RELEASE. Winner will be required to execute a legal agreement and release ("Release") that confirms Winner's: (i) eligibility for the Contest and compliance with these Contest Rules; (ii) acceptance of the prize as offered; (iii) release of each of the Sponsors and their

respective parent companies, subsidiaries, affiliates, employees, directors, officers, suppliers, agents, sponsors and administrators (collectively, the "Releasees") from any and all liability for any loss, harm, damages, cost or expense arising out of participation in this Contest, participation in any Contest-related activity or the acceptance, use, or misuse of any prize, including without limitation 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 Sponsors of the unrestricted right, in the Sponsors' collective or individual discretion, to produce, reproduce, publish, broadcast, communicate by telecommunication, exhibit, distribute, adapt and otherwise use or 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 Release must also be executed by the Grand Prize Winner travel companion (or their parent/legal guardian if a minor) and must be returned by Friday, February 29, 2008 or the selected potential winner will be disqualified and the prize forfeited.

7. INDEMNIFICATION BY ENTRANT. 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 this Contest, any breach of these 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. Sponsors shall have no responsibility or liability for lost, late, misdirected or incomplete Entries, notifications, responses, replies or any Release, or for any computer, online, telephone, hardware, software or technical malfunctions that may occur, including but not limited to malfunctions that may affect the transmission or non-transmission of an Entry. Sponsors are not responsible for any incorrect or inaccurate information, whether caused by 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. Sponsors are not responsible 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. Sponsors are not responsible for any problems, failures or technical malfunction of 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. Sponsors are not responsible for any injury or damage to entrant or 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. Sponsors shall have no responsibility or liability whatsoever in the event that the Contest cannot be conducted as planned for any reason, including those reasons beyond the control of the Sponsors, such as, but not limited to, 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, the Contest Website, and/or canada.com.

9. CONDUCT. By entering this Contest, entrant agrees to be bound by these 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 Sponsors, which shall be final and binding in all respects. Sponsors reserve the right, in their 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, the Contest Website, or any canada.com website; (c) violating the terms of service, conditions or use and/or general rules or guidelines of any canada.com 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 OR ANY RELATED WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, SPONSORS RESERVE THE RIGHT TO SEEK REMEDIES AND DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW, INCLUDING BUT NOT LIMITED TO CRIMINAL PROSECUTION.**

10. PRIVACY / USE OF PERSONAL INFORMATION. The Winner of this draw grants Sponsors the right to: (a) use his or her personal information for the purpose of administering the Contest; (b) use his or her name, photograph, likeness, voice, prize information and/or biographical information for publicity and promotional purposes without further compensation unless prohibited by law; and (c) use his or her name and his or her respective city and province of residence in connection with the Contest Website, other related websites and/or any other media now known or hereafter devised. Personal information will not be provided to any third party other than as provided for in these Contest Rules. Sponsors and any third party agents of the Sponsors will use personal information only for purposes related to this Contest and will be required to protect all personal information in a manner that is consistent with the Safebridge Financial Group. Privacy Policy available at www.safebridgefinancialgroup.com

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, logos, slogans and representations are owned by Sponsors and/or their affiliates. 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. Sponsors reserve the right, in their sole discretion, to cancel, amend, modify or terminate all or any portion of this Contest at any time for any reason without prior notice.

13. LAW. These are official Contest Rules. This Contest is subject to applicable federal, provincial and municipal laws and regulations. Any litigation of matters arising out of this contest shall be heard by the courts of Ontario, located in Toronto. These Contest Rules are subject to change without notice in order to comply with any applicable federal, provincial or municipal laws or the policy of any other entity having jurisdiction over the Sponsors.

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