

5i RESEARCH STOCK SIMULATION SCHOLARSHIP COMPETITION

TERMS AND CONDITIONS

There are four (4) 5i Research Stock Simulation Scholarships in total (each a “Scholarship”), allocated amongst three award amounts: 1 first-place award of \$3500.00 CAD, 1 second-place award of \$2500.00 CAD, and 2 third-place awards of \$2000.00 CAD.

NO PURCHASE IS NECESSARY

1. ELIGIBILITY.

To be eligible for one of the four (4) Scholarships, all applicants must (and will be required to provide proof of):

- a) Canadian citizenship or permanent resident status.
- b) Currently enrolled in their graduating year of a Canadian High School or CEGEP or have graduated from a Canadian High School or CEGEP within the last 1 year; and
- c) Will be enrolled full-time in an undergraduate degree or diploma program on a full-time basis at a recognized publicly funded Canadian university or college in the Fall 2017 academic term.

Additionally, to be eligible for one of the four (4) Scholarships, all applicants must:

- d) Register for and participate in the Investopedia stock simulator (applicants must limit participation in this simulation to one portfolio)
- e) Join 5i Research by using the free subscription code provided
- f) Use the same e-mail address for both Investopedia and 5i Research

If required school enrollment documentation is not submitted to the Sponsor within the specified timeframe upon request, the application may be subject to disqualification.

Employees, directors and officers of 5i Research and its subsidiaries, and any child of any of the foregoing are not eligible for the Scholarships. For greater certainty, “child” shall be defined herein as a person whose parent or legal guardian is an employee, director or officer of 5i Research or any of its subsidiaries.

2. AWARDS.

- a) Each of the Scholarships shall be comprised of a lump sum payment in the amount of CAD \$3500.00 for 1 first-place award, CAD \$2500.00 for 1 second-place award, or CAD \$2000.00 for 2 third-place awards, to be paid by way of cheque directly to the Scholarship recipient.

3. APPLICATION EVALUATION CRITERIA.

- a) Applicants must participate in the 5i Research Stock Simulation Scholarship Competition via Investopedia between January 16, 2017 and April 17, 2017.
- b) At 12:00 AM EST on April 17, 2017, the simulation will conclude. At this time, the applicants with the fifteen (15) portfolios that have the largest market value (the “Top 15”) will be invited to proceed to the next stage of the competition. The Top 15 applicants will be notified of their invitation to proceed on or around April 24, 2017.
- c) The Top 15 applicants must submit an application form, and write one (1) original essay (900 words or less). A judging panel comprised of industry experts employed by the Sponsor will be responsible for evaluating qualifying entries based on the following considerations/criteria:

Essay Question (900 words or less):

- Describe your investment strategy (eg. value, growth, momentum, etc.) and why you chose this strategy.
- What worked and what did not work with your strategy?
- Briefly highlight two stocks you chose to include in your portfolio, and why you chose these stocks.

- Briefly discuss what you learned from this stock simulator.
 - Briefly discuss your personal educational and/or career goals for the future.
- d) Application form and essay from the Top 15 applicants must be submitted by 12:00 EST on May 15, 2017.
 - e) Decisions regarding potential Scholarship recipients will be made on May 28, 2017 and potential Scholarship recipients will be notified on or around June 1, 2017.
 - f) Potential Scholarship recipients (and in the case of minors, a parent or legal guardian) will be required to sign a Declaration of Compliance, Publicity and Liability Release before being awarded a Scholarship. The signed declaration and release will include the recipient's consent to use their name, city and province or territory of residence, and photograph, image or likeness without further compensation, in any publicity or advertisement carried out by or on behalf of 5i Research in any manner whatsoever in respect of the Scholarship program, and includes a release of 5i Research, its subsidiaries, officers, directors, agent, representatives, successors and assigns from liability in connection with this Scholarship program and/or the awarding and use/misuse of the Scholarship.

4. TERMS AND CONDITIONS.

- a) By entering this Scholarship competition, you agree to be bound by these terms and conditions, the records of 5i Research and the decisions of Scholarship competition judges, which records and decisions shall be deemed final, conclusive and binding in all matters.
- b) 5i Research reserves the right, in its sole discretion, to modify, amend (including extending the Scholarship application deadline) or cancel this Scholarship program at any time without individual notice.
- c) You certify that all the information provided on the application form and in all the accompanying documents is true, accurate, and complete to the best of your knowledge. You understand that the provision of false information will render you ineligible for this Scholarship program.
- d) You authorize 5i Research to collect, use, store and confirm information about you from you, and your application for the purposes of administering and promoting this Scholarship program. The information 5i Research may collect, use, store and confirm includes, but is not limited to, personal evaluations and transcripts.
- e) You hereby authorize third parties, such as universities, government or community sources to release information required for the Scholarship to 5i Research who needs to know such information for the purposes of administering the Scholarship program. This information may include personal evaluations, verification that student information is correct, and transcripts.
- f) In the event that you are a Scholarship recipient, you grant to 5i Research and its subsidiaries the worldwide right to use your name, image, likeness, city and province or territory of residence, university name, and any direct quotes made by you in respect of the Scholarship program for marketing and publicity purposes in any and all media without further compensation. You also permit 5i Research and its subsidiaries to communicate with you through various channels, including email, telephone, social media or mail, using the contact information you have provided. You may withdraw your consent at any time. For additional information, please see our Privacy Policy.
- g) Additionally, in the event that you are a Scholarship recipient, you grant to 5i Research the worldwide right to publish your essay including its content and concept, in whole or in part, directly or indirectly, in an issue of Canadian MoneySaver Magazine.
- h) The definition of what constitutes "full-time" status is determined by the post-secondary institution being attended.
- i) 5i Research is the sole sponsor and administrator of this Contest (the "Sponsor"). The Contest is in no way sponsored or endorsed by Investopedia.
- j) The Contest is intended to be conducted in Canada only and shall be construed and evaluated according to applicable Canadian law. Void in whole or part where prohibited by law.