



2024 LiveBright Scholarship Program

Terms and Conditions

There are three (3) scholarships, to be awarded by SLGI Asset Management Inc. ("Sun Life Global Investments") this academic year (each, a "Scholarship") available to senior high school or undergraduate students. Applicants must be planning to enroll or are already enrolled in a full-time undergraduate study at an accredited two-year or four-year college, university, or vocational-technical school or equivalent post-secondary school in Canada for the entire upcoming academic year.

1. To be eligible for one (1) of the three (3) Scholarships, all applicants must:
 - Be Canadian citizens or permanent residents between the ages of 16 to 25 or entering first year.
 - Provide proof of acceptance or enrollment in an undergraduate degree or diploma on a full-time basis*

*Students with a disability who attend university on a part-time basis because of their disability, please see section 17 below.

2. All applicants must submit to Sun Life Global Investments:
 - A completed application form
 - Unofficial transcripts
 - Proof of acceptance or enrollment in an undergraduate degree or diploma on a full-time basis
 - Create a one-page infographic (300-500 words) on why financial confidence is important now – no matter what your age. As a student/young adult consider:
 - i. Define financial confidence. What does it mean to you and why is it important?
 - ii. What are some strategies or ideas you might have to help young Canadians build and maintain financial literacy and confidence?
 - iii. What tools or outlets/platforms would you use to help learn from?
 - iv. What are some barriers young Canadians face in developing financial confidence? (e.g. Consider factors such as age, gender, cultural differences, and educational disparities. Use stats and illustrations to make your point.)
 - v. How can we make finances and investing engaging for all people regardless of their age and demographic? (Consider approaches using relatable examples and incorporating interactive/modern tools, technology, artificial intelligence (AI) and education)
- These are some questions to help you start. You don't need to talk about all of this. The point of the piece is to help your peers understand the importance of saving for their future. Get Creative! Use infographics, statistics, and images to help illustrate your point.
- We have lots of resources to help you. Check out our [Retirement Hub](#), [Saving Accounts Insights](#) and articles like this one on ['How to estimate when your money will double – The rule of 72.'](#) Sun Life Global Investments is committed to supporting you every step of the way.

If school enrolment or other supporting documentation is not submitted within the specified timeframe, the application may be subject to disqualification.

3. Each of the Scholarships shall be comprised of a lump sum payment to the winning applicants in the amount of \$3,500 CDN.
4. If you plan to attend a post-secondary program outside of Canada commencing in the Fall of 2024 as part of a year-abroad program you are still eligible to apply provided you are participating in an exchange program as part of your undergraduate course curriculum at a recognized publicly funded Canadian college or university and your degree is issued from a recognized publicly funded Canadian college or university.
5. Completed applications will be accepted between July 30th and 11:59 p.m. EST on August 29th, 2024. Follow the application process on our [website](#).
6. You may submit your application in either English or French. However, applications must be completed and submitted using a single language.
7. Application Evaluation Criteria:
 - All eligible applications will be reviewed by a team of appointed individuals at Sun Life Global Investments who will act as a judging panel (“Judging Panel”). The Judging Panel will be responsible for evaluating qualifying entries based on the following considerations/criteria:
 - Academic performance, awards – 20%
 - Extra-curricular activities, leadership and participation in school / community; work experience – 30%
 - One-page flyer on the importance of financial literacy – 50%

Once applicants have been given weighted average scores based on the criteria, the Judging Panel will determine the winning applicants, which will not exceed three (3) candidates.

8. The applicant will be required to sign a Declaration of Compliance, Publicity and Liability Release before a Scholarship is awarded. The signed declaration will include the applicant's consent to the use of the Scholarship recipient's name, city and province or territory of residence and photograph, image, opinions, or likeness without further compensation, in any publicity carried out by Sun Life Global Investments in respect of the Scholarship program in social and traditional media.
9. If you meet the below criteria, you are NOT eligible to apply for the scholarship:
 - If your parent / legal guardian / household member is an employee of Sun Life Financial Canada and its subsidiaries including Sun Life Global Investments.
 - If your parent / legal guardian / household member is affiliated with Managing General Agent (“MGA”), Sun Life Financial Distributors Inc. (“SLFD”) or Sun Life Financial Investment Services (Canada) Inc. (SLFISI’).
 - If you or your parent / legal guardian / household member is employed or affiliated with any mutual fund dealer or investment dealer including members of the Investment Industry Regulatory Organization of Canada (IIROC)
10. Sun Life Global Investments 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.

11. By entering this Scholarship competition, you agree to be bound by these terms and conditions, the records of Sun Life Global Investments and the decisions of the Judging Panel, which records and decisions shall be deemed final, conclusive and binding in all matters.
12. 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. If you are deemed ineligible for any reason, you agree that you will return in full any Scholarship funds received.
13. By submitting this Scholarship application, you hereby authorize Sun Life Global Investments and its employees, agents, contractors and those of its affiliates to release any information provided in or relating to your Scholarship application to its representatives, the Judging Panel, or any members who need to know such information for purposes of administering and promoting this Sun Life Global Investments scholarship program. The judging panel will use the information only for purposes of evaluating your Scholarship application.
14. You authorize Sun Life Global Investments to collect, use, store and confirm information about you from you, your application, service arrangements you have made with or through Sun Life Global Investments, high school, college, university, government, or community sources, and from references you have provided to Sun Life Global Investments, in your application for the purposes of administering and promoting this Scholarship program. The information Sun Life Global Investments may collect, use, store and confirm includes, but is not limited to, personal evaluations, opinions, and transcripts.
15. You hereby authorize third parties, such as universities, government or community sources to release information required for the Scholarship to Sun Life Global Investments, for purposes of administering the Scholarship program. This information may include personal evaluations, verification that student information is correct and transcripts.
16. You understand and agree that Sun Life Global Investments will use information gathered in connection with Scholarship applications in aggregate and anonymous form to further its understanding of undergraduate students in general. The aggregate and anonymous information may also be used for the Scholarship program publicity or promotional purposes.
17. Students with a disability who attend post-secondary school part-time on the basis of their disability are also eligible to apply. Applicants must provide written documentation from their physician which indicates that the applicant's disability prevents them from attending school on a full-time basis. For the purposes of this Scholarship program, a disability is defined as "a functional limitation that is caused by physical, sensory or mental health impairment or learning disability that restricts a student's ability to perform the daily activities necessary to participate fully in post-secondary learning."
18. The definition of what constitutes "full-time" status is determined by the post-secondary institution being attended by the candidate in question.
19. Winning applicants will receive a tax slip in January or February of the following calendar year. Each winning applicant is responsible for determining their individual income tax implications.
20. Previous winners of LiveBright Scholarship Program are ineligible to win a second time.