2026 LiveBright Scholarship Program

Terms and Conditions

There are three (3) scholarships to be awarded by SLGI Asset Management Inc. (“Sun Life Global Investments”) for the 2026 - 2027 academic year (each, a “Scholarship”) available to senior high school or undergraduate post-secondary students. Applicants must be accepted to, or already enrolled in a full-time undergraduate program at an accredited two-year or four-year college, university, or vocational-technical school, or equivalent post-secondary school in Canada (each a “Post-Secondary Institution”) for the 2026-2027 academic year.

To be eligible for one (1) of the three (3) Scholarships, all applicants must:

- Be Canadian citizens or permanent residents; and
- Provide proof of acceptance, or enrollment in a Post-Secondary Institution, either:
    - On a full-time basis (as defined by the Post-Secondary Institution being attended by the candidate in question); or
    - On a less than full-time the basis as a result of a disability, accompanied by written documentation from their physician that indicates that the applicant’s disability prevents them from attending the Post-Secondary Institution 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."

All applicants must submit to Sun Life Global Investments:

- A completed application form
- Unofficial copies of any current transcripts
- Proof of acceptance or enrollment at a Post-Secondary Institution for the 2026-2027 academic year
- A one-page infographic (300-500 words) about the following topic:
    - Smart Money for a Changing World: Today’s economic environment is always changing - from AI to inflation, how do these outside factors have an impact on young adults’ individual savings and how can they navigate these changes?

    Topic questions to consider:

    - Rising living costs
        i. How has inflation changed the way you spend or save?
        ii. What strategy/ies do you use to stretch your money when prices rise?
        iii. Which everyday cost has increased the most for you, and how have you adapted?

- Global events and financial stability
    i. How do global events (like supply chain issues or conflicts) affect your daily expenses?
    ii. What does financial resilience mean to you in an unpredictable world?
    iii. How can staying informed help you make smarter money choices?
- Artificial Intelligence
    i. How do you use AI tools to help you budget, learn, or make financial decisions?
    ii. What financial skills become more important as AI becomes more common?
    iii. How could AI create new opportunities—or new challenges—for your financial future?
- Your own smart money mindset
    i. What's one financial habit you're building to prepare for the future?
    ii. How do you balance short-term wants with long-term goals?
    iii. What does "smart money" mean in your life right now?
- These are some questions to help you get started. 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.

- If school enrolment or other supporting documentation is not submitted within the specified timeframe, your Scholarship application may be subject to disqualification.
- Each of the Scholarships shall be comprised of a lump sum payment to a winning applicant in the amount of $3,500 CDN.
- If you plan to attend a post-secondary program outside of Canada as part of a year-abroad program in the fall of 2026, you are still eligible to apply provided that you are participating in an exchange program as part of your undergraduate course curriculum at an accredited college, university, or vocational-technical school or equivalent post-secondary school in Canada and your degree will be issued from an accredited college, university, or vocational-technical school or equivalent post-secondary school in Canada .
- Completed applications will be accepted until August 31st, 2026 by 11:59 p.m. Follow the application process on our website.
- You may submit your application in either English or French. However, applications must be completed and submitted using a single language.
- 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 infographic – 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.
- Each winning applicant will be required to sign a Declaration of Compliance, Publicity and Liability Release before a Scholarship can be 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.
- If you meet the below criteria, you are NOT eligible to apply for the Scholarship program:
  - You or your parent / legal guardian / household member is employed by or affiliated with Sun Life Financial, or any of its subsidiaries including but not limited to Sun Life Global Investments, Sun Life Financial Distributors Inc. ("SLFD"), or Sun Life Financial Investment Services (Canada) Inc. ("SLFISI");

  - You or your parent / legal guardian / household member is employed by or affiliated with a Managing General Agent ("MGA");

  - You or your parent / legal guardian / household member is employed by or affiliated with any mutual fund dealer or investment dealer including members of the Canadian Investment Regulatory Organization ("CIRO"); or

  - You are a previous LiveBright Scholarship winner.

- 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.
- By submitting an application to this Scholarship program, you:
  - agree to be bound by these terms and conditions, the decisions of the Judging Panel, which shall be deemed final, conclusive and binding in all matters;

  - 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;

  - acknowledge and understand that the provision of false information will render you ineligible for this Scholarship program, and if you are deemed ineligible for any reason, you agree that you will return in full any Scholarship funds received;

  - hereby authorize Sun Life Global Investments to release any information provided in or relating to your Scholarship application to the Judging Panel for purposes of evaluating your Scholarship application, and to any employees, agents, contractors, or representatives, including those of its affiliates who need to know such information for purposes of administering and promoting this Scholarship program;

  - 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, including, but not limited to, personal evaluations, opinions, and transcripts;

- authorize third parties, such as universities, government or community sources to release information required for the administering of your application to the Scholarship program to Sun Life Global Investments, including personal evaluations, verification that student information is correct, and transcripts; and

- understand and agree that Sun Life Global Investments may use information gathered in connection with the Scholarship program in aggregate and anonymous form to further its understanding of undergraduate students in general, and to publicize the Scholarship program or for related promotional purposes.

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.