



Michael Zienchuk
Manager, Wealth Strategies Group,
Ukrainian Credit Union presents:

UCU Investment Challenge!

Build an investment portfolio and beat your peers to win!

1st Prize **\$1,000*** 2nd Prize **\$750*** 3rd Prize **\$500***

How the **UCU Investment Challenge!** Works:

- Open to all individuals 18 years of age or older on December 31, 2011. Some restrictions apply. See below.
- Start with \$100,000 in “UCU dollars” as starting capital.
- Pick a **maximum of 5 positions** (stocks, mutual funds, or ETFs, or keep it in cash if you want). Indicate the percentage (%) you want to allocate to each one.
- Positions must be listed or traded on the Toronto Stock Exchange, the New York Stock Exchange, the Nasdaq Exchange or the American Stock Exchange.
- You will have **one opportunity to make trades** – you can trade out of all, some or none of the positions you have, but the trades can only be done once and on the same day.
- At the end of the **two month period**, the **top three portfolios with the highest total return win!** (returns include accrued interest and dividends and any adjustments for currency).

What better way to get a chance to practice your investment prowess, and then apply it in real time with a real investment account, courtesy of UCU?

*Prizes will be awarded in the form of an RRSP account to get you on your way to saving and growing your nest egg!



As an **added bonus**, anyone who participates in the investment challenge and opens an investment account with Ukrainian Credit Union will receive a **\$5 coupon from Starbucks!**

Your Name: _____ Your Phone No. _____

Your address: _____

Your email: _____ Your Birthdate: _____

Portfolio Name (Optional): _____

Your Investment Picks. Identify your 5 picks by company name, fund name, or ticker symbol. Indicate the % of your starting capital you want to assign to each pick. Email your picks to ucuinvestmentchallenge@ukrainiancu.com before midnights October 14, 2011.

1.	(%			4.	(%		

2.	(%			5.	(%		

3.	(%							

Contest Rules and Regulations

Contest limits each participant to one investment portfolio (you can win only one prize!)

Portfolios must be sent in to ucuinvestmentchallenge@ukrainiancu.com no later than **October 14, 2011 at 11:59 pm** (midnight, before the start of October 15, 2011). The Ukrainian Credit Union reserves the right to verify the authenticity of any submission, in any manner it deems appropriate.

Portfolios are tracked starting on October 17, 2011 at the Opening Bell of the TSX (9:30am)

One opportunity to make **portfolio trades or switches on November 17, 2011 by 5pm** via email

Investment period ends on December 16, 2011 at 4:00pm (close of trading on the TSX)

The number of units of a chosen position held will be calculated based on the percentage allocation selected by the participant and the closing price of that position on October 14, 2011, rounded to two decimal places.

If the participant chooses to switch any of his/her positions, each position the participant wishes to switch can be replaced by only one other position, or the proceeds may be added to an already existing position. The total the total number of positions held in any portfolio cannot exceed five at any time. The selling price of any units sold will be determined by that position's closing price on November 17, 2011; the entire proceeds of that sale can be used to purchase units of a new position the participants' wishes to acquire, or allocated to existing positions or held in cash. New positions will have the number of units purchased calculated based on the closing price of that position on November 17, 2011.

The final portfolio value will be determined by multiplying the number of units of each position held, by the closing price of that position on December 16, 2011, and adding together the value of all five positions.

The \$1,000 prize will be awarded to the participant with the portfolio having the highest final value of all portfolios submitted. The \$750 prize will be awarded to the participant with the portfolio having the second-highest final value of all portfolios submitted and the \$500 prize will be awarded to the participant with the portfolio having the third-highest final value of all portfolios submitted. Each prize will take the form of a contribution to a new RRSP contract in the name of the participant as the annuitant. The final value of any of the RRSPs cannot be predicted or guaranteed, as it will depend on several factors, including the income earned by that RRSP and the amount of any administration fees deducted. Prizes must be accepted as awarded, without substitution or transfer. In the event that a qualified winner is unable to claim the RRSP contribution, then Ukrainian Credit Union may, at its option, provide an alternate prize, in the form of a 5-year GIC with Ukrainian Credit Union.

In the event of a tie for first place, the prize for first and second place will be combined, and divided by the number of first place finishers. In the event of a tie for second, the second and third place prizes will be combined and divided by the number of second place finishers. In the event of a tie for third place, a coin toss will be used to determine the ultimate winner.

No director or staff member of the Ukrainian Credit Union, nor a member of their immediate family may claim a prize in the UCU Investment Challenge. Immediate family members include spouses, children and parents.

The odds of winning a prize are dependent on the number of portfolios submitted.

No correspondence will be entered into except with each selected entrant. Ukrainian Credit Union Limited will contact each selected entrant at the telephone number and/or email address provided with the submission, between 9:00 a.m. and 5:00 p.m. EST. Ukrainian Credit Union requires each selected entrant to complete, sign and return to the Credit Union a Declaration and Release Form, in the form Ukrainian Credit Union provides to the selected entrant. If the selected entrant fails to complete, sign and return the Declaration and Release Form to the Credit Union within seven (7) days following UCU's sending it to him/her, UCU may, at its option, void that entry and select another eligible entrant for the Prize. By completing, signing and returning the Declaration and release Form, the entrant, (i) confirms compliance with these Contest Rules and Regulations, (ii) gives permission to UCU, at its option, to publish or otherwise use the entrant's name, address, photograph, voice and comments, without compensation, in any publicity carried out by UCU or its advertising agencies, and; (iii) releases and forever discharges Ukrainian Credit Union, and its affiliated companies, advertising and promotional agencies, from all claims, demands, damages, actions and causes of action arising or to arise by reason of the acceptance or use of the Prize. The selected entrant will also be required to complete appropriate documentation as required by the Ukrainian Credit Union regarding the creation of the RRSP contract and the enrolment of the selected entrant as annuitant of that RRSP.

This contest is subject to all applicable federal, provincial and municipal laws.

Personal information obtained through this contest can only be used for the purpose of entering this contest.

For more information about **UCU Investment Challenge!** please contact **Michael Zienczuk**, Wealth Strategies Group, Ukrainian Credit Union at: mzienczuk@ukrainiancu.com