

Financial Wellness Challenge Official Rules – 2019

NO PURCHASE NECESSARY TO ENTER OR WIN A PRIZE. A purchase of a product or service from MERS will not improve the chance of winning. Participation requires internet access. Void where prohibited. Subject to all federal, state and local laws.

1. **Eligibility:** The Contest is open to anyone with a MERS of Michigan account enrolled in one or more MERS products (defined benefit, defined contribution, hybrid, 457, HCSP, IRA) who is 18 years of age or older at time of entry, who has a social security number or a U.S. taxpayer identification number and that enters the Contest according to these rules (the "Entrant").

Employees, officers and directors and their immediate families (parents, children, siblings, and spouse) and members of their household (whether or not related) of MERS are not eligible to win.
2. **Contest Summary and Prize Descriptions:** The Contest runs from January 1, 2019 at 12:01am through December 31, 2019 at 11:59pm. A total of sixteen quarterly prizes of \$100 gift cards each will be awarded (four per quarter), as well as two grand prizes, which will each be a \$250 gift card and a gift basket valued at approximately \$50.
3. **How to Enter:** There are two ways to enter the Contest:

Online Entry: To enter online, an Entrant must complete the actions on the Financial Wellness To Do List (mailed as a post card or available for download/print at <http://www.mersofmich.com/2019-Financial-Wellness-Challenge>) as instructed and check each box, then share a photo of the Entrant holding the completed Financial Wellness To Do List on the MERS of Michigan Facebook (<https://www.facebook.com/MERSofMichigan>) page during the time periods below; or

Email Entry: To enter by email, an Entrant must complete the Financial Wellness To Do List (mailed as a post card or available for download/print at <http://www.mersofmich.com/2019-Financial-Wellness-Challenge>) as instructed and check each box, then email a photo of the Entrant holding the completed Financial Wellness To Do List to socialmedia@mersofmich.com during the time periods below:

First Quarter Prize: Between 12:01 a.m. (all times are in the Eastern Time Zone) on January 1, 2019 and 11:59pm on March 31, 2019;

Second Quarter Prize: Between 12:01am on April 1, 2019 and 11:59pm on June 30, 2019

Third Quarter Prize: Between 12:01am on July 1, 2019 and 11:59pm on September 30, 2019

Fourth Quarter Prize: Between 12:01am on October 1, 2019 and 11:59pm on December 31, 2019.

Each period is defined as (the "Applicable Contest Period").

All Entrants that enter within each Applicable Contest Period (all 4 periods), regardless of method of entry, will be automatically entered into a drawing for the grand prize.

Limit: One (1) entry per person per quarter. MERS is not responsible for lost, late, misdirected, incorrect or corrupted entries, whether due to technical or computer malfunctions or otherwise.

4. **Winner Selection:** Quarterly winners will be selected in a random drawing from among all eligible entries received by MERS within 10 business days of the end of each Applicable Contest Period. A person is eligible to win only one (1) of the quarterly prizes; however, quarterly prize winners are still eligible to win a grand prize if they have entered all four (4) quarters. The grand prize winners will be selected in a random drawing from all eligible entries received by MERS on or before January 10, 2020. Winners will be announced on MERS' Facebook page, and notified via Facebook Messenger or email, based on method of entry. If a winner does not respond to the Facebook message or email message within 10 business days, that winner waives his or her right to the prize.

The odds of winning one or more of the prizes depend upon the number of eligible entries received. A winner is not a winner of a prize unless and until the winner's eligibility has been verified and the winner has been notified that verification is complete. MERS is responsible only for delivery of the Prize and is not responsible for Prize utility or otherwise.

5. **Conditions of Participation:** This Contest is void where prohibited or restricted by law, and is subject to all applicable federal, state, and local laws and regulations. Taxes and fees, if any, are the sole responsibility of the Entrant. By entering the Contest, Entrants fully and unconditionally agree to be bound by these rules and the decisions of MERS, which will be final and binding on all matters relating to this Contest, and each Entrant warrants that (s)he is eligible to participate in this Contest. MERS reserves the right to disqualify any Entrant if these Contest rules are not followed, and to change these Contest rules or to change or terminate the Contest, as necessary, in its sole discretion. The Contest is not a recommendation to invest in any retirement or other account. By entering the Contest, the Entrants agree that no contract or agreement is entered into with MERS, and that no consideration is being provided for entering or winning the Contest.
6. **Release:** By participating, Entrants agree to release and hold harmless MERS, its Retirement Board, officers, employees and agents, and Facebook, (collectively, the "Released Parties") from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by their participation in the Contest, including, but not limited to, the unauthorized or illegal access to personally identifiable or sensitive information. All entries become the property of MERS and will not be acknowledged nor returned under any circumstances. Neither Released Parties nor any internet or email service providers are responsible for late, lost or misdirected email or technical errors in posting on Facebook, or for any human or other error, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, inability to access any online service or website, or any other error or malfunction, or any injury or damage to Entrant's or any other person's computer, or for any other error related to or resulting from participation in this Contest.
7. **Consent to Use Submitted Photograph and Information:** Except where prohibited by law, by entering the Contest, the Entrant grants to MERS the right to publicize the Entrant's name, photograph, image, likeness, statements, and biographical information in all manner and media, worldwide, in perpetuity, for advertising, trade, and promotion purposes without compensation and without opportunity for review. Except as stated in this paragraph, information collected from Entrants will otherwise be maintained by MERS and its representatives in accordance with applicable federal and state consumer privacy laws, rules and regulations, as well as MERS' policies.
8. **REQUIRED FACEBOOK DISCLOSURE.** This Contest is in no way endorsed, administered by, or associated with, Facebook.